

## Transaction Statement-Tier I

Transaction Statement for the Period of Apr 01, 2021 to Mar 31, 2022

## Subscriber Details

ROHAN KUMAR  
R Z B- 81A,  
Jeewan Park,  
Pankha road Uttam Nagar,  
west delhi,  
,  
,  
west delhi-110059  
Delhi ,India  
Mob. :9910619825  
Email ID :rohan.kumar.suryan@gmail.com

PRAN 400020355903  
Statement Date Jan 16, 2022  
PRAN Generated Date Jan 01,2021  
IRA Status IRA Compliant  
POP Registration No 1625409  
POP Name PAYTM MONEY LIMITED  
POP SP Registration No 1625516  
POP SP Name PAYTM MONEY LIMITED  
Tier I Status Active  
Investment Option Auto Choice  
Life Cycle LC-50:Moderate Life Cycle

Compliance Details	PAN	Aadhaar Seeding	FATCA
Complied Status	Y	N	Y

## Nominee Details

Nominee Name	Percentage
RAVINDER KUMAR	100%

## Status as of Mar 31, 2022

Total Contribution (₹)	52500.00
Total Value (₹)	55955.24
Return Earned (₹)	3455.24

## Scheme Details

## Percentage

Scheme	Percentage
Scheme 1	50.00%
Scheme 2	30.00%
Scheme 3	20.00%

## Investment Details

## Account Status as of Mar 31, 2022

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
52500.00	13	0.00	55955.24	3455.24	160.27

PFM/Scheme Name	Total Net Contribution (₹)	Total Units	Latest NAV	Value at NAV	Unrealized Gain/Loss	Return on Investment XIRR
			Date	(₹)	(₹)	
HDFC Pension Management Company Limited Scheme E - Tier I	25639.94	794.2895	36.0763	28655.02	3015.08	16.63%
			14-Jan-22			
HDFC Pension Management Company Limited Scheme C - Tier I	16107.76	729.2457	22.5879	16472.12	364.36	
			14-Jan-22			
HDFC Pension Management Company Limited Scheme G - Tier I	10765.20	497.8978	21.8146	10861.44	96.24	
			14-Jan-22			
Total	52512.90			55988.58	3475.68	

## Changes made during selected period

Date	Tier Type	Transaction Type
-	-	-

## Contribution / Redemption Details

Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
01-Apr-21	Opening balance				2500.00
05-Apr-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
03-May-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Jun-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Jul-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Aug-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Sep-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
04-Oct-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Nov-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Dec-21	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
03-Jan-22	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
Total					52500.00

Transaction Details								
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (₹)	HDFC Pension Management Company Limited Scheme E - Tier I		HDFC Pension Management Company Limited Scheme C - Tier I		HDFC Pension Management Company Limited Scheme G - Tier I	
			Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV		NAV		NAV	
	Opening Balance			42.8229		34.3462		22.9533
05-Apr-21	Voluntary Contribution	-	2500.00	86.9435	1500.00	69.7852	1000.00	47.1115
			28.7543		21.4945		21.2262	
03-May-21	Voluntary Contribution	-	2500.00	86.5647	1500.00	69.1578	1000.00	46.7457
			28.8801		21.6895		21.3923	
02-Jun-21	Voluntary Contribution	-	2500.00	81.2081	1500.00	68.5802	1000.00	46.6561
			30.7851		21.8722		21.4334	
02-Jul-21	Voluntary Contribution	-	2500.00	80.0435	1500.00	68.5632	1000.00	46.8015
			31.2330		21.8776		21.3668	
05-Jul-21	Billing for Q1, 2021-2022	(28.88)	(14.44)	(0.4587)	(8.66)	(0.3958)	(5.78)	(0.2703)
			31.4797		21.8793		21.3770	
02-Aug-21	Voluntary Contribution	-	2500.00	78.5484	1500.00	68.0963	1000.00	46.6676
			31.8275		22.0276		21.4281	
02-Sep-21	Voluntary Contribution	-	2500.00	72.9033	1500.00	67.5198	1000.00	46.0472
			34.2920		22.2157		21.7168	
04-Oct-21	Voluntary Contribution	-	2500.00	71.1559	1500.00	66.9929	1000.00	45.7519
			35.1341		22.3904		21.8570	
08-Oct-21	Billing for Q2, 2021-2022	(28.88)	(14.44)	(0.4076)	(8.66)	(0.3876)	(5.78)	(0.2656)
			35.4244		22.3404		21.7547	
02-Nov-21	Voluntary Contribution	-	2500.00	70.3644	1500.00	66.8624	1000.00	45.8324
			35.5293		22.4341		21.8186	
02-Dec-21	Voluntary Contribution	-	2500.00	72.7243	1500.00	66.4042	1000.00	45.2429
			34.3764		22.5889		22.1029	
10-Dec-21	On account of Rebalancing of Assets	-	(686.20)	(19.8032)				
			34.6514					
15-Dec-21	On account of Rebalancing of Assets	-			395.30	17.4279	290.90	13.1379
					22.6820		22.1420	
03-Jan-22	Voluntary Contribution	-	2500.00	71.6800	1500.00	66.2930	1000.00	45.4857
			34.8772		22.6268		21.9849	
03-Jan-22	Billing for Q3, 2021-2022	(32.85)	(16.42)	(0.4707)	(9.85)	(0.4353)	(6.58)	(0.2992)
			34.8772		22.6268		21.9849	
Closing Units				793.8188		728.8104		497.5986

#### Note:

1. The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued.

2. 'Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
  3. 'Total Net Contributions' indicates the cost of units currently held in the PRAN account.
  4. 'Unrealized Gain / Loss' indicates the gain / loss in the account for the current units balance in the account.
  5. Returns based on Inflows' gives the annualized effective compounded return rate in PRAN account and is calculated using the formula of XIRR. The calculation is done considering all the contribution / redemptions processed in PRAN account since inception and the latest valuation of the investments. The transactions are sorted based on the NAV date.
  6. 'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated.
  7. The section 'Contribution / Redemption Details' gives the details of the contributions and redemption processed in subscribers' account during the period for which the statement is generated. While contribution amount indicates the amount invested in subscribers account, the redemption amount indicates the cost of units redeemed from the account. The cost of units is calculated on a First-In-First-Out (FIFO) basis. The details are sorted based on date when the transaction is posted in PRAN account, which may / may not be the date for allotment of the NAV.
  8. 'Transaction Details' gives the units allotted under different schemes / asset classes for each of the contributions processed in subscribers' account during the period for which the statement is generated. It also contains units debited from the account for redemption and rectification. The details are sorted based on date when the transaction is posted in PRAN account, which may / may not be the date for allotment of the NAV.
  9. The Amount in the Closing Balance under the section 'Transaction Details' gives the cost of investment of the balance units and not a sum total of all contribution and withdrawal. The cost of units is calculated on a First-In-First-Out (FIFO) basis.
  10. For transactions with the remarks 'To Unit Redemption', the cost of units redeemed are adjusted against the total contribution in the Investment Details section. Further, the cost of units is calculated on a First-In-First-Out (FIFO) basis. For calculating the 'Returns based on Inflows', the actual redemption value corresponding to the units redeemed has been considered.
  11. The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
  12. The above returns are calculated based on scheme NAVs and the securities held under the scheme portfolio are valued on mark to market basis and are subject to change on NAV fluctuations.
- If you are an employee or if you are self-employed, you will be able to avail of deduction on contribution made from your taxable income to the extent of (u/s 80 CCD (1) of income Tax Act, 1961)
- 10% of salary (Basic + DA) - if you are salaried employee
  - 10% of your gross income - if you are self-employed
- However, please note that the maximum deduction from your taxable income is limited to RS.1.50 lac, as permitted under Sec 80 CCE of the Income Tax Act.
13. Further, an additional deduction from your taxable income to the extent of Rs. 50,000/- is available only for contribution in NPS u/s Sec. 80 CCD (1B). To give an example, your salary is Rs.15 lac per annum. On contribution of Rs. 2 lac, you can avail:
    - Deduction under Sec. 80 CCD (1) - Rs. 1.50 lac
    - Deduction under Sec. 80 CCD (1B) - Rs. 0.50 lac
    - Total deduction - Rs. 2.00 lac
 Also note that your employer's contribution upto 10% of your salary is fully deductible from your taxable income.
  14. The variations, if any, in Total Contribution in 'Investment details' and 'Contribution/Redemption details' tables in your statement is due to the transactions like Billing, Rebalancing and Scheme Change is being displayed due Subscribers where there is such difference
  15. Below are the applicable fees and charges (excluding applicable taxes) levied on NPS Subscribers.

		Private	Government	
Intermediary	Charge head	Service Charges	Service Charges	Mode of Deduction
CRA	PRA Opening through Physical PRAN Kit / ePRAN Kit	For physical PRAN Kit - Rs. 39.36 For ePRAN Kit - Rs. 4		Through cancellation of units / Invoice
	Annual PRA Maintenance cost per account	Rs 57.63		
	Charge per transaction	Rs 3.36		
POP	Initial subscriber registration	Rs 200	NA	To be collected upfront
	Initial Contribution/Subsequent Contribution	0.25% of contribution (Min. Rs 20 Max. Rs 25000)	NA	
	All Non-Financial Transactions	Rs 20	NA	
	e-NPS (for subsequent contribution)	0.10% of the contribution (Minimum Rs. 10 & Max Rs. 10,000)	NA	
	Persistency (applicable to All Citizen sector)	Rs 50 p.a	NA	Through cancellation of units
Pension Fund	Slabs of AUM managed by the Pension Fund	Maximum Investment Management Fee(IMF)		Adjustment in NAV of Scheme
	Upto 10,000 Cr.	0.09%*		
	10,001 - 50,000 Cr.	0.06%		
	50,001 - 1,50,000 Cr.	0.05%		
	Above 1,50,000 Cr.	0.03%		
	* UTI Retirement Solutions Ltd Charges a fee of 0.07% under this slab. The IMF to be charged by the Pension Fund on the slab structure would be on the aggregate AUM of the Pension Fund under all schemes managed by Pension Funds Brokerage fee up to 3 basis points is also included in the Pension Fund Charges.			
Custodian	Asset Servicing charges	0.0032% p.a for Electronic segment & Physical segment		
NPST	Reimbursement of Expenses	0.005% p.a		

