

Transaction Statement-Tier I

Transaction Statement for the Period of Apr 01, 2022 to Mar 14, 2023

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	Mar 14, 2023
	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 14, 2023

Total Contribution (₹)	77500.00
Total Value (₹)	81315.62
Return Earned (₹)	3815.62

Scheme Details

Percentage

Scheme 1	HDFC Pension Management Company Limited Scheme E - Tier I	50.00%
Scheme 2	HDFC Pension Management Company Limited Scheme C - Tier I	30.00%
Scheme 3	HDFC Pension Management Company Limited Scheme G - Tier I	20.00%

Investment Details

Account Status as of Mar 14, 2023

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
77500.00	18	0.00	81315.62	3815.62	273.67

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	37376.59	1131.4578	34.4224 14-Mar-23	38947.49	1570.90	4.13%
HDFC Pension Management Company Limited Scheme C - Tier I	24065.92	1077.9953	23.6342 14-Mar-23	25477.55	1411.63	
HDFC Pension Management Company Limited Scheme G - Tier I	16155.85	743.8070	22.8907 14-Mar-23	17026.26	870.41	
Total	77598.36			81451.30	3852.94	

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-22	Opening balance				62500.00
04-Apr-22	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
02-Aug-22	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
03-Oct-22	Voluntary Contribution	NPS Online	0.00	5000.00	5000.00
Total					77500.00

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			940.9899		861.5248		589.7966
04-Apr-22	Voluntary Contribution	-	2500.00	70.7049	1500.00	65.4953	1000.00	45.6992
			35.3582		22.9024		21.8822	
06-Apr-22	Billing for Q4, 2021-2022	(28.88)	(14.44)	(0.4126)	(8.66)	(0.3780)	(5.78)	(0.2640)
			34.9922		22.9064		21.8890	
08-Jul-22	Billing for Q1, 2022-2023	(20.95)	(10.47)	(0.3226)	(6.28)	(0.2775)	(4.20)	(0.1935)
			32.4452		22.6282		21.6944	
02-Aug-22	Voluntary Contribution	-	2500.00	72.2984	1500.00	65.6633	1000.00	45.4184
			34.5789		22.8438		22.0175	
19-Aug-22	Persistency Switch Out	(118.00)	(59.00)	(1.6629)	(35.40)	(1.5425)	(23.60)	(1.0685)
			35.4783		22.9484		22.0863	
03-Oct-22	Voluntary Contribution	-	2500.00	73.4393	1500.00	65.4159	1000.00	45.3786
			34.0417		22.9302		22.0368	
07-Oct-22	Billing for Q2, 2022-2023	(20.95)	(10.47)	(0.3004)	(6.28)	(0.2738)	(4.20)	(0.1906)
			34.8424		22.9362		22.0290	
12-Dec-22	On account of Rebalancing of Assets	-	(909.93)	(24.5915)				
			37.0021					
14-Dec-22	On account of Rebalancing of Assets	-			494.14	21.1444	415.79	18.3832
					23.3697		22.6179	
06-Jan-23	Billing for Q3, 2022-2023	(24.92)	(12.46)	(0.3476)	(7.47)	(0.3191)	(4.99)	(0.2209)
			35.8359		23.4035		22.5829	
01-Feb-23	D Remit Trail Commission	(17.70)	(8.85)	(0.2507)	(5.31)	(0.2257)	(3.54)	(0.1553)
			35.2953		23.5265		22.7916	
Closing Units				1129.5442		1076.2271		742.5832

Note:

- The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued.
- 'Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
- 'Total Net Contributions' indicates the cost of units currently held in the PRAN account.
- 'Unrealized Gain / Loss' indicates the gain / loss in the account for the current units balance in the account.
- 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.
- 'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated.
- 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.
- '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.
- 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.
- 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.

Below are the applicable fees and charges (excluding applicable taxes) levied on NFO Subscribers.				
Intermediary	Charge head	Private Service Charges	Government 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	Min Rs. 200 to Max Rs. 400 (negotiable within slab only)	NA	To be collected upfront
	Initial Contribution/Subsequent Contribution	upto 0.50% of contribution subject to Min. Rs 30 and Max. Rs 25000 (negotiable within slab only)	NA	
	All Non-Financial Transactions	Rs 30	NA	
	e-NPS (for subsequent contribution)	0.20% of the contribution subject to Min Rs. 15 and Max Rs. 10,000 (only for NPS All Citizen and Tier II Accounts)	NA	
	Processing of Exit/Withdrawal	@0.125% of the Corpus with Min. Rs. 125 and Max Rs. 500	NA	Through cancellation of units
	Persistency *	Rs 50 p.a for annual contribution Rs. 1000 to Rs. 2999 Rs 75 p.a for annual contribution Rs. 3000 to Rs. 6000 Rs 100 p.a for annual contribution above Rs. 6000 (Only for NPS All Citizen)	NA	
	Trail Commission (Contributions through D-Remit)	0.20% of the contribution amount (Minimum 15 and Maximum 10,000)	NA	
	* 1.Persistency fee is payable to such POPs to which the subscriber is associated for more than six months in a financial year 2.Minimum per transaction contribution is Rs. 500 and minimum annual contribution is Rs. 1000 3.GST or other Govt. taxes as applicable, to be additional			
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		