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Your trusted Central Recordkeeping Agency (CRA)

for

National Pension System (NPS)

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NPS TRANSACTION STATEMENT

Apr 01, 2025 To Apr 30, 2025

Statement Generation Date: May 15, 2025 09:53 AM

NPS Transaction Statement for Tier I Account

PRAN	110137681858	Registration Date	08-Feb-23
Subscriber Name	SHADMAN WARIS	Tier I Status	PRAN frozen for not meeting the minimum contribution criteria
Address	C1202, 12TH FLOOR MEGAPOLIS SANGRIA HINJEWADI PUNE(MH) MAHARASHTRA-411057 INDIA	Tier II Status Tier II Tax Saver Status Tier I Virtual Account Status Tier II Virtual Account Status POP-SP Reg No POP-SP Name	Not Activated Not Activated Not Activated Not Applicable 6390050 eNPS - Online
Mobile Number	+918409239089	POP-SP Address	1ST FLOOR, TIMES TOWER, KAMALA, MILLS COMPOUND, SENAPATI BAPAT, MARG, LOWER PAREL, MUMBAI, 400013
Email ID	SHADIN4U@GMAIL.COM	POP Reg No	5000682
IRA Status	IRA Compliant	POP Name	eNPS - Online
		POP Address	1st Floor, Times Tower, Kamala, Mills Compound, Senapati Bapat, Marg, Lower Parel, Mumbai, 400013

Tier I Nominee Name/s	Percentage
SANA SIDDIQUI	100%

Current Scheme Preference

Scheme Choice : MODERATE AUTO CHOICE

Investment Option	Scheme Details	Percentage
Scheme 1	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME E - TIER I	46.00%
Scheme 2	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME C - TIER I	28.00%
Scheme 3	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME G - TIER I	26.00%

Investment Summary

Value of your Holdings (Investments) as on Apr 30, 2025 (in Rs)	No of Contributions	Total Contribution in your account as on Apr 30, 2025 (in Rs)	Total Withdrawal as on Apr 30, 2025 (in Rs)	Total Notional Gain/Loss as on Apr 30, 2025 (in Rs)	Withdrawal deduction in units towards intermediary charges (in Rs)	Return on Investment (XIRR)	13.01%
(A)		(B)	(C)	D=(A-B)+C	(E)		
123652.66	2	100000.00	0.00	23652.66	20.35		

Investment Details - Scheme Wise Summary

Particulars	References	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME E - TIER I	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME C - TIER I	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME G - TIER I
Scheme wise Value of your Holdings (Investments) (in Rs)	E=U*N	55939.36	34904.86	33008.44
Total Units	U	1081.7712	1216.8038	1157.5080
NAV as on 30-Apr-25	N	51.7109	26.6857	26.5146

Changes made during the selected period

No change affected in this period.

Contribution/Redemption Details during the selected period

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (Rs)	Employer's Contribution (Rs)	Total (Rs)
No change affected in this period.					

Transaction Details

Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (Rs)	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME E - TIER I		NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME C - TIER I		NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME G - TIER I	
			Amount (Rs) NAV (Rs)	Units	Amount (Rs) NAV (Rs)	Units	Amount (Rs) NAV (Rs)	Units
01-Apr-25	Opening balance			1081.9546		1217.0102		1157.7946
05-Apr-25	Billing for Q4, 2024-2025	(20.35)	(8.95)	(0.1834)	(5.87)	(0.2064)	(5.53)	(0.1966)
30-Apr-25	Closing Balance		48.7856		28.4372		28.1165	
				1081.7712		1216.8038		1157.5980

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 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.
- 4 'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated
- 5 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.
- 6 '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.
- 7 This scheme (NPS Tier I) qualifies for deduction u/s 80C of the Income-Tax Act, 1961(the "Act"), subject to the limits and conditions specified in Sec.80C read with Sec.80CCE of the Act.
- 8 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.
- 9 "Cost of Withdrawal", "Cost of GPF Withdrawal" and "Cost of One Way Switch", is the cost of units for the particular transaction and 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. Further, 'Total Withdrawal' in the Investment Summary section includes actual redemption value of Withdrawal and One Way Switch transactions
- 10 The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 11 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.
- 12 Kindly refer <https://npscra.nsdl.co.in/nps-charges> to view details related to various charges applicable under NPS.
- 13 The contents of the Transaction Statement will be deemed to be correct and accepted by you unless you inform us of any error/ discrepancy within 30 days of receipt of the Transaction Statement.
- 14 In case of NRI/OCI Subscribers, Annual Physical Transaction Statement will be sent on Indian Address if not opted to receive Annual Transaction Statement over email.
- 15 This is computer generated statement and does not require any signature/stamp.
- 16 Kindly refer **Table 1** for various charges applicable under NPS:

Table 1

Intermediary	Charge head	Service charges* (excluding taxes)			Mode of Deduction
		Private / Govt.			
CRA	PRA Opening charges	CRA charges for account opening if the subscriber opts for Physical PRAN card (in Rs.)	CRA charges for account opening if the subscriber opts for ePRAN card (in Rs.)	Welcome kit sent in physical	Through Unit Deduction
		Rs 40. (also applicable to reissue of PRAN card)	Rs. 35	Welcome kit sent vide email only	
				Rs. 18	
	Annual PRA Maintenance cost per account	Rs 69.			Through Unit Deduction
	Charge per transaction	Rs 3.75			Through Unit Deduction
POP	-	Private		Govt.	-
	Initial subscriber registration and contribution upload	Min Rs. 200 and Max Rs. 400 (Negotiable within slab only)		NA	Collected by POP
	Any subsequent transactions	0.50% of contribution Min. Rs. 30 Max. Rs. 25,000 Non-Financial Rs. 30 (Negotiable within slab only)		NA	Collected by POP
	Persistency > 6 months	Rs. 50 per annum for annual contribution Rs. 1,000 to Rs. 2,999 Rs. 75 per annum for annual contribution Rs. 3,000 to Rs. 6,000 Rs. 100 per annum for annual contribution above Rs. 6,000		NA	Through Unit Deduction
	Contribution through eNPS	0.20% of contribution, Min. Rs.15 Max. Rs.10,000		NA	Upfront deduction from contribution amount
	Processing of Exit / Withdrawal	@0.125% of Corpus with Min. Rs. 125 and Max. Rs. 500		NA	Collected by POP
Custodian	Asset Servicing charges	0.0032% p.a for Eletronic segment and physical segment.			Through AUM
PF charges	Investment Management Fee #	Slabs of AUM managed by the Pension Fund		Maximum Investment Management Fee (IMF)	
		Upto 10,000 Cr.		0.09% \$	
		10,001 - 50,000 Cr.		0.06%	Through AUM
		50,001 - 1,50,000 Cr.		0.05%	
		Above 1,50,000 Cr.		0.03%	
NPS Trust	Reimbursement of Expenses	0.003% p.a			Through AUM

* In case of Government employees, CRA charges for Tier I account are being paid by the respective Government except for voluntary contribution, partial withdrawal and scheme preference change.

It includes brokerage fee up to 3 basis points.

\$ UTI Retirement Solutions Ltd charges a fee of 0.07% under this slab.

The IMF to be charge 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.