

Transaction Statement-Tier I

Transaction Statement for the Period of May 03, 2021 to Jan 05, 2024

Subscriber Details

SURENDIRAN
9 Ward No 8 East ST,
Thirukoiluar,
Villupuram-605757
TAMIL NADU,India
Mob. :9894276003
Email ID :surendiransomurs@gmail.com

PRAN	400050396571
Statement Date	Jan 05, 2024
PRAN Generated Date	May 03,2021
IRA Status	IRA Compliant
POP Registration No	1000835
POP Name	HDFC Bank Limited
POP SP Registration No	1603950
POP SP Name	HDFC Bank - Online
Tier I Status	Freezed
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

KeerthiPriyaa

Percentage

100%

Status as of Jan 05, 2024

Total Contribution (₹)	102000
Total Value (₹)	120891.18
Return Earned (₹)	18891.18

Scheme Details

Percentage

Scheme 1	HDFC Pension Management Company Limited Scheme E - Tier I	50%
Scheme 2	HDFC Pension Management Company Limited Scheme C - Tier I	30%
Scheme 3	HDFC Pension Management Company Limited Scheme G - Tier I	20%

Investment Details

Account Status as of Jan 05, 2024

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
102000.00	3	0.00	120891.18	18891.18	191.99

PFM/Scheme Name	Total Units	Latest NAV	Value at NAV	Return on Investment XIRR
		Date	(₹)	
HDFC Pension Management Company Limited Scheme E - Tier I	1450.2626	44.7015 04-Jan-24	64828.91	12.78%
HDFC Pension Management Company Limited Scheme C - Tier I	1346.9186	25.1344 04-Jan-24	33853.99	
HDFC Pension Management Company Limited Scheme G - Tier I	919.1382	24.3134 04-Jan-24	22347.37	
Total			121030.27	

Changes made during selected period

Date	Tier Type	Transaction Type
-	-	-

Contribution / Redemption Details

Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
05-May-21	Voluntary Contribution	HDFC Bank Limited	0.00	2000.00	2000.00
16-Mar-22	Voluntary Contribution	NPS Online	0.00	50000.00	50000.00
22-Dec-22	Voluntary Contribution	NPS Online	0.00	50000.00	50000.00
Total					102000.00

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			0		0		0
05-May-21	Voluntary Contribution	-	1000.00	34.5173	600.00	27.6474	400.00	18.6763
			28.9709		21.7018		21.4175	
05-Jul-21	Billing for Q1, 2021- 2022	(14.34)	(7.17)	(0.2277)	(4.30)	(0.1965)	(2.87)	(0.1342)
			31.4797		21.8793		21.3770	
08-Oct-21	Billing for Q2, 2021- 2022	(16.99)	(8.49)	(0.2396)	(5.09)	(0.2278)	(3.41)	(0.1567)
			35.4244		22.3404		21.7547	
03-Jan-22	Billing for Q3, 2021- 2022	(16.99)	(8.49)	(0.2434)	(5.09)	(0.2249)	(3.41)	(0.1551)
			34.8772		22.6268		21.9849	
16-Mar-22	Voluntary Contribution	-	25000.00	745.8144	15000.00	658.5157	10000.00	457.3623
			33.5204		22.7785		21.8645	
06-Apr-22	Billing for Q4, 2021- 2022	(20.95)	(10.47)	(0.2992)	(6.28)	(0.2741)	(4.20)	(0.1918)
			34.9922		22.9064		21.8890	
30-May-22	On account of Rebalancing of Assets	-			(159.67)	(7.1042)	(70.79)	(3.2934)
					22.4757		21.4958	
02-Jun-22	On account of Rebalancing of Assets	-	230.46	7.0032				
			32.9078					
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	
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	
07-Oct-22	Billing for Q2, 2022- 2023	(16.99)	(8.49)	(0.2436)	(5.09)	(0.2219)	(3.41)	(0.1547)
			34.8424		22.9362		22.0290	
22-Dec-22	Voluntary Contribution	-	25000.00	690.2950	15000.00	641.8677	10000.00	443.1524
			36.2164		23.3693		22.5656	
06-Jan-23	Billing for Q3, 2022- 2023	(29.85)	(14.92)	(0.4163)	(8.95)	(0.3824)	(5.98)	(0.2648)
			35.8359		23.4035		22.5829	
03-Apr-23	Billing for Q4, 2022- 2023	(16.99)	(8.49)	(0.2415)	(5.09)	(0.2144)	(3.41)	(0.1476)
			35.1440		23.7334		23.0903	
30-May-23	On account of Rebalancing of Assets	-	(868.43)	(23.0842)				
			37.6203					
01-Jun-23	On account of Rebalancing of Assets	-			727.04	29.9327	141.39	5.9536
					24.2891		23.7486	
02-Jun-23	Persistency Switch Out	(118.00)	(59.00)	(1.5704)	(35.40)	(1.4570)	(23.60)	(0.9935)
			37.5681		24.2959		23.7526	
07-Jul-23	Billing for Q1, 2023- 2024	(20.95)	(10.47)	(0.2675)	(6.28)	(0.2580)	(4.20)	(0.1776)
			39.1274		24.3351		23.6365	
06-Oct-23	Billing for Q2, 2023- 2024	(16.99)	(8.49)	(0.2113)	(5.09)	(0.2062)	(3.41)	(0.1435)
			40.1776		24.6839		23.7476	
Closing Units				1448.5997		1345.3761		918.0697

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	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	0.003% p.a (effective 13th November 2023)	Through AUM

16. The information on NPS schemes returns can view by referring to URL : <https://npstrust.org.in/weekly-snapshot-nps-schemes>