

Transaction Statement-Tier I

Transaction Statement for the Period of Apr 01, 2023 to Mar 31, 2024

Subscriber Details

ANKUR SHARMA
VILLAGE AND POST OFFICE,
MEETLI,
BAGHPAT,
BAGHPAT-250601
Uttar Pradesh ,India
Mob. :9953400714
Email ID :ankursharma2805@gmail.com

PRAN	400060592968
Statement Date	Jan 31, 2024
PRAN Generated Date	Mar 07,2022
IRA Status	IRA Compliant
POP Registration No	1615939
POP Name	HDFC PENSION MANAGEMENT COMPANY LIMITED
POP SP Registration No	1615962
POP SP Name	HDFC PENSION MANAGEMENT COMPANY 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
RAM DATT SHARMA	50%
ANITA SHARMA	50%

Status as of Mar 31, 2024

Total Contribution (₹)	88000
Total Value (₹)	99188.38
Return Earned (₹)	11188.38

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 Mar 31, 2024

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
88000.00	21	0.00	99188.38	11188.38	531.81

PFM/Scheme Name	Total Units	Latest NAV	Value at NAV	Return on Investment XIRR
		Date	(₹)	
HDFC Pension Management Company Limited Scheme E - Tier I	1176.8407	44.5541	52433.07	15.78%
		30-Jan-24		
HDFC Pension Management Company Limited Scheme C - Tier I	1115.0843	25.2757	28184.53	
		30-Jan-24		
HDFC Pension Management Company Limited Scheme G - Tier I	763.121	24.6696	18825.88	
		30-Jan-24		
Total			99443.48	

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-23	Opening balance				44000.00
10-Apr-23	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
10-May-23	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
12-Jun-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
10-Jul-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
10-Aug-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
11-Sep-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
10-Oct-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
10-Nov-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
11-Dec-23	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
10-Jan-24	Voluntary Contribution	NPS Online	0.00	4500.00	4500.00
Total					88000.00

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			631.6671		570.8373		395.5126
03-Apr-23	Billing for Q4, 2022- 2023	(28.88)	(14.44)	(0.4108)	(8.66)	(0.3648)	(5.78)	(0.2503)
			35.1440		23.7334		23.0903	
10-Apr-23	Voluntary Contribution	-	2000.00	56.3764	1200.00	50.3020	800.00	34.4428
			35.4758		23.8559		23.2269	
13-Apr-23	D Remit Trail Commission for FY- 2022-2023- Q4	(53.10)	(26.55)	(0.7411)	(15.93)	(0.6670)	(10.62)	(0.4570)
			35.8214		23.8809		23.2357	
10-May-23	Voluntary Contribution	-	2000.00	54.1990	1200.00	49.7244	800.00	33.9596
			36.9010		24.1330		23.5574	
29-May-23	On account of Rebalancing of Assets	-	(225.61)	(6.0078)			(0.23)	(0.0101)
			37.5537				23.7016	
31-May-23	On account of Rebalancing of Assets	-			225.84	9.3037		
					24.2742			
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	
12-Jun-23	Voluntary Contribution	-	2250.00	59.5280	1350.00	55.5546	900.00	37.9039
			37.7973		24.3004		23.7442	
07-Jul-23	Billing for Q1, 2023- 2024	(32.85)	(16.42)	(0.4196)	(9.85)	(0.4047)	(6.58)	(0.2783)
			39.1274		24.3351		23.6365	
10-Jul-23	Voluntary Contribution	-	2250.00	57.5073	1350.00	55.4528	900.00	38.0541
			39.1254		24.3450		23.6505	
28-Jul-23	D Remit Trail Commission for FY- 2023-2024- Q1	(53.10)	(26.55)	(0.6655)	(15.93)	(0.6515)	(10.62)	(0.4471)
			39.8918		24.4496		23.7521	
10-Aug-23	Voluntary Contribution	-	2250.00	56.6395	1350.00	55.0795	900.00	37.7978
			39.7249		24.5100		23.8109	
11-Sep-23	Voluntary Contribution	-	2250.00	54.9578	1350.00	54.7631	900.00	37.6734
			40.9405		24.6516		23.8895	
06-Oct-23	Billing for Q2, 2023- 2024	(28.88)	(14.44)	(0.3594)	(8.66)	(0.3508)	(5.78)	(0.2433)
			40.1776		24.6839		23.7476	
10-Oct-23	Voluntary Contribution	-	2250.00	55.8929	1350.00	54.7305	900.00	37.9148
			40.2555		24.6663		23.7374	
27-Oct-23	D Remit Trail Commission for FY- 2023-2024- Q2	(53.10)	(26.55)	(0.6794)	(15.93)	(0.6429)	(10.62)	(0.4458)
			39.0767		24.7757		23.8223	
10-Nov-23	Voluntary Contribution	-	2250.00	56.2155	1350.00	54.3091	900.00	37.5420
			40.0245		24.8577		23.9731	
11-Dec-23	Voluntary Contribution	-	2250.00	52.1186	1350.00	54.0177	900.00	37.3061
			43.1707		24.9918		24.1247	

05-Jan-24	Billing for Q3, 2023-2024	(28.88)	(15.36)	(0.3428)	(8.12)	(0.3230)	(5.40)	(0.2221)
			44.7840		25.1382		24.3012	
10-Jan-24	Voluntary Contribution	-	2250.00	50.5064	1350.00	53.6525	900.00	36.8321
			44.5488		25.1619		24.4352	
19-Jan-24	D Remit Trail Commission for FY-2023-2024- Q3	(53.10)	(26.55)	(0.5930)	(15.93)	(0.6320)	(10.62)	(0.4332)
			44.7719		25.2032		24.5129	
Closing Units				1173.8187		1112.2335		761.1585

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.
- The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 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.
- 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.
- 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
- Below are the applicable fees and charges (excluding applicable taxes) levied on NPS Subscribers.

Intermediary	Charge head	Private	Government	Mode of Deduction
		Service Charges	Service Charges	
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		
	Initial subscriber registration	Min Rs. 200 to Max Rs. 400 (negotiable within slab only)	NA	
	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	

POP	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	To be collected upfront
	Processing of Exit/Withdrawal	@0.125% of the Corpus with Min. Rs. 125 and Max Rs. 500	NA	
	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	Through cancellation of units
	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>

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

Transaction Statement-Tier II

Transaction Statement for the Period of Apr 01, 2023 to Mar 31, 2024

Subscriber Details

ANKUR SHARMA
VILLAGE AND POST OFFICE,
MEETLI,
BAGHPAT,
BAGHPAT-250601
Uttar Pradesh ,India
Mob. :9953400714
Email ID :ankursharma2805@gmail.com

PRAN	400060592968
Statement Date	Jan 31, 2024
PRAN Generated Date	Mar 07,2022
IRA Status	IRA Compliant
POP Registration No	1615939
POP Name	HDFC PENSION MANAGEMENT COMPANY LIMITED
POP SP Registration No	1615962
POP SP Name	HDFC PENSION MANAGEMENT COMPANY LIMITED
Tier II 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
ANITA SHARMA	50%
RAM DATT SHARMA	50%

Status as of Mar 31, 2024

Total Contribution (₹)	22000
Total Value (₹)	24751.22
Return Earned (₹)	2751.22

Scheme Details

Percentage

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

Investment Details

Account Status as of Mar 31, 2024

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
22000.00	22	0.00	24751.22	2751.22	370.39

PFM/Scheme Name	Total Units	Latest NAV	Value at NAV	Return on Investment XIRR
		Date	(₹)	
HDFC Pension Management Company Limited Scheme E - Tier II	342.8124	38.5267	13207.43	16.38%
		30-Jan-24		
HDFC Pension Management Company Limited Scheme C - Tier II	299.0743	23.6436	7071.19	
		30-Jan-24		
HDFC Pension Management Company Limited Scheme G - Tier II	189.0632	25.0075	4727.99	
		30-Jan-24		
Total			25006.61	

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-23	Opening balance				12000.00
10-Apr-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-May-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
12-Jun-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Jul-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Aug-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
11-Sep-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Oct-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Nov-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
11-Dec-23	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Jan-24	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
Total					22000.00

Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (₹)	HDFC Pension Management Company Limited Scheme E - Tier II		HDFC Pension Management Company Limited Scheme C - Tier II		HDFC Pension Management Company Limited Scheme G - Tier II	
			Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV		NAV		NAV	
	Opening Balance			199.0487		166.0378		106.3475
03-Apr-23	Billing for Q4, 2022- 2023	(11.89)	(5.94)	(0.1958)	(3.56)	(0.1604)	(2.39)	(0.1023)
			30.3304		22.1916		23.3460	
10-Apr-23	Voluntary Contribution	-	500.00	16.3271	300.00	13.4447	200.00	8.5149
			30.6238		22.3135		23.4880	
13-Apr-23	D Remit Trail Commission for FY- 2022-2023- Q4	(53.10)	(26.55)	(0.8585)	(15.93)	(0.7131)	(10.62)	(0.4522)
			30.9256		22.3371		23.4805	
10-May-23	Voluntary Contribution	-	500.00	15.6878	300.00	13.2948	200.00	8.3893
			31.8719		22.5652		23.8397	
29-May-23	On account of Rebalancing of Assets	-	(61.64)	(1.9005)			(0.09)	(0.0041)
			32.4336				23.9774	
31-May-23	On account of Rebalancing of Assets	-			61.73	2.7188		
					22.7045			
12-Jun-23	Voluntary Contribution	-	500.00	15.3154	300.00	13.2033	200.00	8.3295
			32.6468		22.7215		24.0108	
07-Jul-23	Billing for Q1, 2023- 2024	(15.85)	(7.92)	(0.2342)	(4.75)	(0.2087)	(3.18)	(0.1329)
			33.8117		22.7577		23.9241	
10-Jul-23	Voluntary Contribution	-	500.00	14.7897	300.00	13.1750	200.00	8.3507
			33.8072		22.7703		23.9499	
28-Jul-23	D Remit Trail Commission for FY- 2023-2024- Q1	(53.10)	(26.55)	(0.7700)	(15.93)	(0.6967)	(10.62)	(0.4416)
			34.4799		22.8628		24.0477	
10-Aug-23	Voluntary Contribution	-	500.00	14.5605	300.00	13.0880	200.00	8.2961
			34.3393		22.9217		24.1076	
11-Sep-23	Voluntary Contribution	-	500.00	14.1291	300.00	13.0146	200.00	8.2693
			35.3879		23.0509		24.1857	
06-Oct-23	Billing for Q2, 2023- 2024	(11.89)	(5.94)	(0.1710)	(3.56)	(0.1542)	(2.39)	(0.0993)
			34.7220		23.0844		24.0545	
10-Oct-23	Voluntary Contribution	-	500.00	14.3731	300.00	13.0032	200.00	8.3170
			34.7870		23.0712		24.0471	
27-Oct-23	D Remit Trail Commission for FY- 2023-2024- Q2	(53.10)	(26.55)	(0.7866)	(15.93)	(0.6876)	(10.62)	(0.4403)
			33.7490		23.1646		24.1189	
10-Nov-23	Voluntary Contribution	-	500.00	14.4611	300.00	12.8996	200.00	8.2371
			34.5753		23.2564		24.2803	
11-Dec-23	Voluntary Contribution	-	500.00	13.4017	300.00	12.8371	200.00	8.1861
			37.3085		23.3696		24.4316	
05-Jan-24	Billing for Q3, 2023- 2024	(11.89)	(6.32)	(0.1632)	(3.34)	(0.1420)	(2.23)	(0.0904)
			38.7139		23.5164		24.6221	
10-Jan-24	Voluntary Contribution	-	500.00	12.9847	300.00	12.7470	200.00	8.0767

			38.5066		23.5349		24.7623	
19-Jan-24	D Remit Trail Commission for FY- 2023-2024- Q3	(53.10)	(26.55)	(0.6858)	(15.93)	(0.6756)	(10.62)	(0.4275)
			38.7100		23.5776		24.8407	
Closing Units				339.3133		296.0256		187.1236

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.
- The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 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.
- 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.
- 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
- 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	

	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	Through cancellation of units
	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>