

Transaction Statement-Tier I

Transaction Statement for the Period of Apr 01, 2022 to Mar 31, 2023

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 05, 2023
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, 2023

Total Contribution (₹)	32000
Total Value (₹)	33149.71
Return Earned (₹)	1149.71

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, 2023

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
32000.00	8	0.00	33149.71	1149.71	117.94

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	15952.98	464.7566	36.1172 04-Jan-23	16785.7	832.72	11.55%
HDFC Pension Management Company Limited Scheme C - Tier I	9570.55	419.0028	23.41 04-Jan-23	9808.85	238.3	
HDFC Pension Management Company Limited Scheme G - Tier I	6380.41	290.8	22.6048 04-Jan-23	6573.47	193.06	
Total	31903.94			33168.02	1264.08	

Changes made during selected period

Date	Tier Type	Transaction Type
03-Aug-22	Tier-1	Change in Email
03-Aug-22	Tier-1	Change in Phone Number

Contribution / Redemption Details					
Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
10-May-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
10-Jun-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
11-Jul-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
10-Aug-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
12-Sep-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
10-Oct-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
10-Nov-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
12-Dec-22	Voluntary Contribution	NPS Online	0.00	4000.00	4000.00
Total					32000.00

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
10-May-22	Voluntary Contribution	-	2000.00	62.2994	1200.00	53.5867	800.00	37.3188
			32.1030		22.3936		21.4369	
10-Jun-22	Voluntary Contribution	-	2000.00	62.3581	1200.00	53.4904	800.00	37.3985
			32.0728		22.4339		21.3912	
08-Jul-22	Billing for Q1, 2022-2023	(24.92)	(12.46)	(0.3840)	(7.47)	(0.3301)	(4.99)	(0.2300)
			32.4452		22.6282		21.6944	
11-Jul-22	Voluntary Contribution	-	2000.00	61.6636	1200.00	53.0250	800.00	36.9308
			32.4340		22.6308		21.6621	
10-Aug-22	Voluntary Contribution	-	2000.00	57.2365	1200.00	52.5343	800.00	36.4157
			34.9427		22.8422		21.9685	
12-Sep-22	Voluntary Contribution	-	2000.00	55.5307	1200.00	51.9696	800.00	35.8902
			36.0161		23.0904		22.2902	
07-Oct-22	Billing for Q2, 2022-2023	(46.44)	(23.22)	(0.6664)	(13.93)	(0.6073)	(9.29)	(0.4217)
			34.8424		22.9362		22.0290	
07-Oct-22	Billing for Q2, 2022-2023	(28.88)	(14.44)	(0.4144)	(8.66)	(0.3775)	(5.78)	(0.2623)
			34.8424		22.9362		22.0290	
10-Oct-22	Voluntary Contribution	-	2000.00	57.6265	1200.00	52.3420	800.00	36.3793
			34.7062		22.9261		21.9905	
14-Oct-22	D Remit Trail Commission	(17.70)	(8.85)	(0.2563)	(5.31)	(0.2318)	(3.54)	(0.1606)
			34.5270		22.9060		22.0292	
10-Nov-22	Voluntary Contribution	-	2000.00	55.4557	1200.00	51.9213	800.00	35.8866
			36.0648		23.1119		22.2924	
12-Dec-22	Voluntary Contribution	-	2000.00	54.0509	1200.00	51.4484	800.00	35.4941
			37.0021		23.3243		22.5389	
Closing Units				464.5003		418.7710		290.6394

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.

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	
	* 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	

Transaction Statement-Tier II

Transaction Statement for the Period of Apr 01, 2022 to Mar 31, 2023

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 05, 2023
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, 2023

Total Contribution (₹)	9000
Total Value (₹)	9329.67
Return Earned (₹)	329.67

Scheme Details

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

Investment Details

Account Status as of Mar 31, 2023

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
9000.00	9	0.00	9329.67	329.67	41.48

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 II	4487.99	151.6602	31.1901 04-Jan-23	4730.29	242.3	11.17%
HDFC Pension Management Company Limited Scheme C - Tier II	2692.91	126.2344	21.8925 04-Jan-23	2763.58	70.67	
HDFC Pension Management Company Limited Scheme G - Tier II	1795.27	80.9956	22.8917 04-Jan-23	1854.12	58.85	
Total	8976.17			9347.99	371.82	

Changes made during selected period

Date	Tier Type	Transaction Type
-	-	-

Contribution / Redemption Details

Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
18-Apr-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-May-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Jun-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
11-Jul-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Aug-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
12-Sep-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Oct-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
10-Nov-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
12-Dec-22	Voluntary Contribution	NPS Online	0.00	1000.00	1000.00
Total					9000.00

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			0		0		0
18-Apr-22	Voluntary Contribution	-	500.00	17.0546	300.00	14.1435	200.00	9.1330
			29.3175		21.2111		21.8986	
10-May-22	Voluntary Contribution	-	500.00	18.0508	300.00	14.3429	200.00	9.2153
			27.6995		20.9162		21.7029	
10-Jun-22	Voluntary Contribution	-	500.00	18.0695	300.00	14.3198	200.00	9.2444
			27.6709		20.9500		21.6347	
08-Jul-22	Billing for Q1, 2022-2023	(11.89)	(5.94)	(0.2121)	(3.56)	(0.1682)	(2.39)	(0.1088)
			27.9932		21.1546		21.9638	
11-Jul-22	Voluntary Contribution	-	500.00	17.8676	300.00	14.1807	200.00	9.1222
			27.9836		21.1555		21.9243	
10-Aug-22	Voluntary Contribution	-	500.00	16.5719	300.00	14.0483	200.00	9.0125
			30.1715		21.3548		22.1914	
12-Sep-22	Voluntary Contribution	-	500.00	16.0727	300.00	13.8880	200.00	8.8557
			31.1086		21.6013		22.5841	
07-Oct-22	Billing for Q2, 2022-2023	(11.89)	(5.94)	(0.1974)	(3.56)	(0.1661)	(2.39)	(0.1072)
			30.0821		21.4304		22.2898	
10-Oct-22	Voluntary Contribution	-	500.00	16.6874	300.00	14.0046	200.00	8.9862
			29.9626		21.4214		22.2563	
14-Oct-22	D Remit Trail Commission	(17.70)	(8.85)	(0.2969)	(5.31)	(0.2481)	(3.54)	(0.1588)
			29.8032		21.3955		22.2871	
10-Nov-22	Voluntary Contribution	-	500.00	16.0561	300.00	13.8879	200.00	8.8745
			31.1407		21.6014		22.5364	
12-Dec-22	Voluntary Contribution	-	500.00	15.6391	300.00	13.7530	200.00	8.7678
			31.9710		21.8134		22.8107	
Closing Units				151.3633		125.9863		80.8368

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.

Below are the applicable fees and charges (excluding applicable taxes) levied on NPS Subscribers.				
Intermediary	Charge head	Private	Government	
		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	
	* 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	