

NPS Transaction Statement for Tier I Account

PRAN	400030726016	Registration Date	06-Sep-23
Subscriber Name	Shri Ayush Nagar	Tier I Status	Active
Address	156 SHERA VILLA DR MB RAUT ROAD	Tier II Status	Not Activated
	OPP PRABHAT POULTRY DADAR	Tier II Tax Saver Status	Not Activated
	MUMBAI	Tier I Virtual Account Status	Not Activated
	MAHARASHTRA - 400028	Tier II Virtual Account Status	Not Aplicable
	INDIA	CBO Registration No	6598056
Mbile Number	9769386671	CBO Name	Ey Global Delivery Services India LLP
Email ID	ashnagar.nagar@gmail.com	CBO Address	3rd Floor, RMZ Infinity Old Madras Road Benniganahalli, Bengaluru Urban, 560016
IRA Status	IRA compliant	CHO Registration No	5596511
		CHO Name	Ey Global Delivery Services India LLP
		CHO Address	3rd Floor, RMZ Infinity Old Madras Road Benniganahalli, Bengaluru Urban, 560016
Tier I Nominee Name/s		Percentage	
SARANYA SREENATH		100%	

Current Scheme Preference		
Scheme Choice - AUTO AGGRESSIVE CHOICE		
Investment Option	Scheme Details	Percentage
Scheme 1	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME E - TIER I	67.00%
Scheme 2	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME C - TIER I	12.00%
Scheme 3	NPS TRUST- A/C HDFC PENSION FUND MANAGEMENT LIMITED SCHEME G - TIER I	21.00%

Investment Summary							
Value of your Holdings (Investments) as on January 22, 2025 (in ₹)	No of Contributions	Total Contribution in your account as on January 22, 2025 (in ₹)	Total Withdrawal as on January 22, 2025 (in ₹)	Total Notional Gain/Loss as on January 22, 2025 (in ₹)	Withdrawal/ deduction in units towards intermediary charges (in ₹)	Return on Investment (XIRR)	10.82%
(A)		(B)	(C)	D=(A-B)+C	E		
₹ 2,44,023.71	24	₹ 2,19,116.20	₹ 0.00	₹ 24,907.51	₹ 153.92		

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 ₹)	E=U*N	1,61,004.32	30,139.09	52,880.30
Total Units	U	3,258.3395	1,087.8892	1,949.5188
NAV as on 21-Jan-2025	N	49.4130	27.7042	27.1248

Changes made during the selected period		
Date	Tier Type	Transaction Type
20-Apr-2024	Tier-1	On account of Rebalancing of Assets as per Regulatory Requirement

Contribution/Redemption Details during the selected period					
Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (₹)	Employer's Contribution (₹)	Total (₹)
16-Apr-2024	For March, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
16-May-2024	For April, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
18-Jun-2024	For May, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
16-Jul-2024	For June, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
19-Aug-2024	For July, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
02-Sep-2024	By Voluntary Contributions	eNPS - Online (5000682),	25,000.00	0.00	25,000.00
12-Sep-2024	For August, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
04-Oct-2024	By Voluntary Contributions	eNPS - Online (5000682),	10,000.00	0.00	10,000.00
11-Oct-2024	For September, 2024	HDFC Pension Management Company Limited (5000925),	0.00	4,964.60	4,964.60
18-Nov-2024	For October, 2024	HDFC Pension Management Company Limited (5000925),	0.00	9,964.60	9,964.60
13-Dec-2024	For November, 2024	HDFC Pension Management Company Limited (5000925),	0.00	9,964.60	9,964.60
27-Dec-2024	By Voluntary Contributions	eNPS - Online (5000682),	500.00	0.00	500.00
14-Jan-2025	For December, 2024	HDFC Pension Management Company Limited (5000925),	0.00	9,964.60	9,964.60

Transaction Details								
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges(₹)	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 (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV (₹)		NAV (₹)		NAV (₹)	
01-Apr-2024	Opening balance			2,176.0745		532.7646		896.0684
06-Apr-2024	Billing for Q4, 2023-2024	(33.63)	(24.86)	(0.5243)	(3.31)	(0.1282)	(5.46)	(0.2165)
			47.4077		25.8150		25.2167	
16-Apr-2024	By Contribution for March,2024		3,524.86	75.4631	546.10	21.1501	893.64	35.5853
			46.7097		25.8202		25.1126	
22-Apr-2024	On account of Rebalancing of Assets as per Regulatory Requirement		(9,537.92)	(202.3749)	2,862.65	110.7772	6,675.27	265.5555
			47.1300		25.8415		25.1370	
16-May-2024	By Contribution for April,2024		3,326.28	69.2047	595.75	22.9046	1,042.57	40.9053
			48.0643		26.0100		25.4874	
18-Jun-2024	By Contribution for May,2024		3,326.28	65.1631	595.75	22.7374	1,042.57	40.4231
			51.0454		26.2013		25.7914	
06-Jul-2024	Billing for Q1, 2024-2025	(38.05)	(26.19)	(0.4993)	(4.27)	(0.1621)	(7.59)	(0.2930)
			52.4466		26.3273		25.8986	
16-Jul-2024	By Contribution for June,2024		3,326.28	62.7474	595.75	22.5676	1,042.57	40.0923
			53.0106		26.3984		26.0042	
19-Aug-2024	By Contribution for July,2024		3,326.28	62.7559	595.75	22.3723	1,042.57	39.5522
			53.0034		26.6289		26.3593	
02-Sep-2024	By Voluntary Contributions		16,750.00	307.4641	3,000.00	112.2212	5,250.00	198.6815
			54.4779		26.7329		26.4242	
12-Sep-2024	By Contribution for August,2024		3,326.28	60.6788	595.75	22.2191	1,042.57	39.2067
			54.8178		26.8125		26.5916	
04-Oct-2024	By Voluntary Contributions		6,700.00	124.1476	1,200.00	44.3432	2,100.00	78.6157
			53.9680		27.0616		26.7122	
05-Oct-2024	Billing for Q2, 2024-2025	(39.76)	(27.17)	(0.5034)	(4.54)	(0.1677)	(8.05)	(0.3013)
			53.9680		27.0616		26.7122	
11-Oct-2024	By Contribution for September,2024		3,326.28	61.5176	595.75	21.9428	1,042.57	38.8941
			54.0703		27.1501		26.8053	
18-Nov-2024	By Contribution for October,2024		6,676.28	132.0801	1,195.75	43.6559	2,092.57	78.1022
			50.5472		27.3903		26.7927	
13-Dec-2024	By Contribution for November,2024		6,676.28	124.6048	1,195.75	43.3781	2,092.57	77.2599
			53.5796		27.5657		27.0848	
27-Dec-2024	By Voluntary Contributions		335.00	6.5167	60.00	2.1755	105.00	3.8957
			51.4062		27.5789		26.9524	
11-Jan-2025	Billing for Q3, 2024-2025	(42.48)	(28.51)	(0.5494)	(5.07)	(0.1835)	(8.90)	(0.3296)
			51.8910		27.6256		26.9963	
14-Jan-2025	By Contribution for December,2024		6,676.28	134.3724	1,195.75	43.3211	2,092.57	77.8213
			49.6849		27.6020		26.8894	
22-Jan-2025	Closing Balance			3,258.3395		1,087.8892		1,949.5188

Notes	
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.	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.
8.	"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.
9.	The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
10.	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. .
11.	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) <ul style="list-style-type: none"> - 10% of salary (Basic + DA) - if you are salaried employee - 20% of your gross income - if you are self-employed <p>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.</p> <p>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:</p> <p>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</p> <p>Also note that your employer's contribution upto 10% of your salary is fully deductible from your taxable income. This is applicable only for Tier-I account.</p>
12.	Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.
13.	This is computer generated statement and does not require any signature/stamp.
14.	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	FRA Opening charges	CRA charges for account opening if the subscriber opts for Physical FRAN card		CRA charges for account opening if the subscriber opts for eFRAN card (in Rs.)		Through Unit Deduction
		(in Rs.)		Welcome kit sent in physical	Welcome kit sent vide email only	
		Rs. 40 (also applicable to reissue of FRAN card)		Rs. 35	Rs. 18	
	Annual FRA 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
	Persistence > 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 Electronic segment & Physical segment				Through AUM
PF charges	Investment Management Fee [#]	Slabs of AUM managed by the Pension Fund			Maximum Investment Management Fee (IMF)	Through AUM
		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%	
NPS Trust	Reimbursement of Expenses	0.005% 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.