

### Transaction Statement-Tier I

Transaction Statement for the Period of Apr 01, 2024 to Mar 31, 2025

#### Subscriber Details

<b>HARSIMRAN SINGH</b> C-15, Street-1, Block C, Krishna Nagar, East Delhi-110051 Delhi ,India Mob. :919868008938 Email ID :harsimran.kaushal92@gmail.com	PRAN	400010727927
	Statement Date	Jul 28, 2025
	PRAN Generated Date	Dec 22,2022
	IRA Status	IRA Compliant
	POP Registration No	1000835
	POP Name	HDFC Bank Ltd
	POP SP Registration No	1603950
	POP SP Name	HDFC Bank - Online
	Tier I Status	Active
	Investment Option	Auto Choice
	Life Cycle	LC-50:Moderate Life Cycle

<b>Compliance Details</b>	<b>PAN</b>	<b>Aadhaar Seeding</b>	<b>FATCA</b>
<b>Complied Status</b>	Y	Y	Y

#### Nominee Details

<b>Nominee Name</b>	<b>Percentage</b>
Manjeet Kaur	100%

#### Status as of Mar 31, 2025

Total Contribution (₹)	51000
Total Value (₹)	51321.29
Return Earned (₹)	321.29

#### Scheme Details

		Percentage
Scheme 1	AXIS PENSION FUND MANAGEMENT LIMITED Scheme E - TIER I	50%
Scheme 2	AXIS PENSION FUND MANAGEMENT LIMITED Scheme C - Tier I	30%
Scheme 3	AXIS PENSION FUND MANAGEMENT LIMITED Scheme G - Tier I	20%

#### Investment Details

##### Account Status as of Mar 31, 2025

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
51000.00	4	0.00	51321.29	321.29	157.54

PFM/Scheme Name	Total Units	Latest NAV	Value at NAV	Return on Investment XIRR
		Date	(₹)	
AXIS PENSION FUND MANAGEMENT LIMITED Scheme E - TIER I	1817.714	13.7936 31-Mar-25	25072.81	2.66%
AXIS PENSION FUND MANAGEMENT LIMITED Scheme C - Tier I	1297.9433	12.1376 31-Mar-25	15753.91	
AXIS PENSION FUND MANAGEMENT LIMITED Scheme G - Tier I	849.8457	12.4234 31-Mar-25	10557.97	
<b>Total</b>			51384.69	

#### 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-24	Opening balance				1500.00
06-Jan-25	Voluntary Contribution	NPS Online	0.00	49500.00	49500.00
Total					51000.00

Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (₹)	AXIS PENSION FUND MANAGEMENT LIMITED Scheme E - TIER I		AXIS PENSION FUND MANAGEMENT LIMITED Scheme C - Tier I		AXIS PENSION FUND MANAGEMENT LIMITED Scheme G - Tier I	
			Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV		NAV		NAV	
	Opening Balance			70.0929		43.1912		28.5763
05-Apr-24	Billing for Q4, 2023-2024	(16.99)	(9.05)	(0.6920)	(4.74)	(0.4260)	(3.20)	(0.2832)
			13.0767		11.1260		11.2988	
26-Apr-24	Persistency Switch Out	(59.00)	(29.50)	(2.2542)	(17.70)	(1.5906)	(11.80)	(1.0469)
			13.0864		11.1278		11.2706	
05-Jul-24	Billing for Q1, 2024-2025	(16.99)	(9.42)	(0.6485)	(4.50)	(0.3973)	(3.07)	(0.2648)
			14.5258		11.3253		11.5897	
26-Aug-24	On account of Rebalancing of Assets	-	(103.01)	(6.8607)				
			15.0154					
28-Aug-24	On account of Rebalancing of Assets	-			65.62	5.7064	37.39	3.1658
					11.4992		11.8106	
04-Oct-24	Billing for Q2, 2024-2025	(20.95)	(10.41)	(0.6968)	(6.32)	(0.5427)	(4.22)	(0.3529)
			14.9380		11.6437		11.9573	
03-Jan-25	Billing for Q3, 2024-2025	(18.05)	(8.72)	(0.6069)	(5.61)	(0.4726)	(3.72)	(0.3080)
			14.3667		11.8686		12.0774	
06-Jan-25	Voluntary Contribution	-	250.00	17.7487	150.00	12.6351	100.00	8.2758
			14.0855		11.8716		12.0833	
06-Jan-25	Voluntary Contribution	-	24500.00	1739.3773	14700.00	1238.2492	9800.00	811.0367
			14.0855		11.8716		12.0833	
Closing Units				1815.4598		1296.3527		848.7988

#### 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.

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.

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		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. 18		Through cancellation of units / Invoice
	Annual PRA Maintenance cost per account	Rs 57.63		
	Charge per transaction	Rs 3.36		
POP	(i) Initial subscriber registration	Upto maximum Rs. 400/-		To be collected upfront
	(ii) Initial Contribution	Upto 0.50% of the contribution, subject to maximum Rs. 25000/-		
	(iii) All Subsequent Contribution	Upto 0.50% of the contribution, subject to maximum Rs. 25000/-		
	(iv) All Non-Financial Transaction	Upto maximum Rs. 30/-		Through cancellation of units
	(v) 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 model)		
	(vi) e-NPS (for subsequent contribution)	Upto 0.20% of the contribution, subject to maximum Rs. 10,000/- (Only for NPS All Citizen and Tier - II Accounts)		
	(vii) Trail commission for D-Remit Contributions	Upto 0.20% of the contribution subject to maximum Rs. 10,000/- (Only for NPS All Citizen and Tier - II Accounts)		Through unit deduction on periodical basis
	(viii) Processing of Exit/Withdrawal	Upto 0.125% of Corpus subject to maximum Rs. 500/-		To be collected upfront
	*1. Persistency charges is payable to such POPs to which the subscriber is associated for more than six months in a financial year. 2. Minimum contribution per transaction is Rs. 500/- and minimum annual contribution is 1000/- 3. GST or other taxes as applicable, shall 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>