

Transaction Statement for the period of April 01, 2015 to October 01, 2015



Subscriber Details

PRAN	: 110090700931	Statement Date	: Oct 01, 2015 10:09 AM		
Name	: SHRI NINGOMBAM JOYCHAND SINGH	From	: April 01, 2015	To	: October 01, 2015
Address	: NATIONAL INFORMATICS CENTRE DC HILL SOUTH WING ZUNHEBOTO NAGALAND - 798620 INDIA	Tier-1 Status	: Active	Generation Date	: January 19, 2010
IRA Status	: IRA compliant	Tier-2 Status	: Not Activated		
Mobile Number	: 9436027975	Scheme Choice	: DEFAULT SCHEME SET-UP		
Email ID	: NG.SINGH@MIC.IN	PAO Reg No	: 2006911	DDO Reg No	: CGV000402D
		PAO Name	: CDDO, National Informatics Centre (Assam State Unit), Guwahati	DDO Name	: National Information Centre Assam State Centre
		Nominee Name	KHUMALLAMBAM INDUPRABHA DEVI NINGOMBAM JOYSHANKER SINGH 50% NINGOMBAM POULENDRAJIT SINGH 25% NINGOMBAM POULENDRAJIT SINGH 25%		

The total contribution to your pension account till October 01, 2015 was Rs. 461936.00.

The total value of your contributions as on October 01, 2015 was Rs. 606237.26

Your contributions have earned a return of Rs. 144301.26 till October 01, 2015.

The details of your transactions are as under

Scheme Details		Percentage
Scheme 1	SBI PENSION FUND SCHEME - CENTRAL GOVT	34.00%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT	33.00%
Scheme 3	LIC PENSION FUND SCHEME - CENTRAL GOVT	33.00%

Investment Details

Account Status as of October 01, 2015

Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)

461936.00	81	0.0000	606237.26	144301.26
-----------	----	--------	-----------	-----------

PFM/Scheme	Total Net Contribution (Rs)	Total Units	Latest NAV	Value at NAV (Rs)	Unrealized Gain / Loss (Rs)	Return on investment(XIRR)
			Date			
SBI PENSION FUND SCHEME - CENTRAL GOVT	157413.66	9793.6927	21.1402 30-Sep-15	207040.62	49626.96	10.68%
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT	150976.24	9672.9421	20.4043 30-Sep-15	197369.61	46393.37	
LIC PENSION FUND SCHEME - CENTRAL GOVT	153546.10	9804.8541	20.5844 30-Sep-15	201827.03	48280.93	
Total	461936.00			606237.26	144301.26	

Changes made during the selected period

No change affected in this period

Contribution/ Redemption Details

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (Rs)	Employer's Contribution (Rs)	Total (Rs)
01-Apr-15	Opening balance				406460.00
09-Apr-15	For March, 2015	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and Information Technology	4407.00	4407.00	8814.00
22-Apr-15	By Arrear - DA ARR JAN	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and Information Technology	384.00	384.00	768.00
29-Apr-15	For April, 2015	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and Information Technology	4535.00	4535.00	9070.00
08-Jun-15	For May, 2015	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and Information Technology	4535.00	4535.00	9070.00
06-Jul-15	For June, 2015	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and Information Technology	4535.00	4535.00	9070.00
05-Aug-15	For July, 2015	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and Information Technology	4671.00	4671.00	9342.00
02-Sep-15	For August, 2015	CDDO, National Informatics Centre (Assam State Unit), Guwahati(REG NO.2006911),Communications and	4671.00	4671.00	9342.00

		Information Technology			
01-Oct-15	Closing Balance				4,61,936.00

Transaction Details

Date	Particulars	SBI PENSION FUND SCHEME - CENTRAL GOVT		UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT		LIC PENSION FUND SCHEME - CENTRAL GOVT	
		Amount (Rs)	Units	Amount (Rs)	Units	Amount (Rs)	Units
		NAV (Rs)		NAV (Rs)		NAV (Rs)	
01-Apr-15	Opening Balance		8875.2320		8751.3050		8893.3026
09-Apr-15	By Contribution for March,2015	2996.76	146.2519	2908.62	146.5152	2908.62	144.9129
		20.4904		19.8520		20.0715	
22-Apr-15	By Arrear - DA ARR JAN	261.12	12.7605	253.44	12.7941	253.44	12.6457
		20.4631		19.8091		20.0415	
29-Apr-15	By Contribution for April,2015	3083.80	151.0829	2993.10	151.5969	2993.10	149.7950
		20.4113		19.7438		19.9813	
08-Jun-15	By Contribution for May,2015	3083.80	152.1691	2993.10	152.8097	2993.10	150.9387
		20.2656		19.5871		19.8299	
06-Jul-15	By Contribution for June,2015	3083.80	149.9691	2993.10	150.3775	2993.10	148.5866
		20.5629		19.9039		20.1438	
05-Aug-15	By Contribution for July,2015	3176.28	153.2169	3082.86	153.5686	3082.86	152.0800
		20.7306		20.0748		20.2713	
02-Sep-15	By Contribution for August,2015	3176.28	153.0103	3082.86	153.9751	3082.86	152.5926
		20.7586		20.0218		20.2032	
01-Oct-15	Closing Balance	157413.66	9793.6927	150976.24	9672.9421	153546.10	9804.8541

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. This scheme (NPS Tier I) qualifies for deduction u/s 80C of the Income-Tax Act, 1961 (the "Act"), subject to the limits and conditions specified in Sec.80C read with Sec.80CCE of the Act.
11. 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.
12. The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
13. 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.
14. Due to review of transactions, units allotted to certain subscribers may undergo a change. Review of transactions carried out in order to protect the interest of subscribers as directed by PFRDA.
15. **On May 1, 2009, PFRDA had revised the allocation ratio of funds (contribution remitted by the PAOs/CDDOs) from 55:40:5 to 40:31:29 for the three PFMs - SBI, UTI and LIC respectively.**
16. On July 19, 2010, PFRDA has revised the allocation ratio of funds (contribution remitted by the PAOs/CDDOs) from 40:31:29 to 33:32:35 for the three PFMs - SBI, UTI and LIC respectively.
17. On July 01, 2011, PFRDA has revised the allocation ratio of funds (contribution remitted by the PAOs/CDDOs) from 33:32:35 to 32.5:34:33.5 for the three PFMs - SBI, UTI and LIC respectively.
18. On May 01, 2012, PFRDA has revised the allocation ratio of funds (contribution remitted by the PAOs/CDDOs) from 32.5:34:33.5 to 34:32:34 for the three PFMs - SBI, UTI and LIC respectively.
19. On May 15, 2013, PFRDA has revised the allocation ratio of funds (contribution remitted by the PAOs/CDDOs) from 34:32:34 to 34:33:33 for the three PFMs - SBI, UTI and LIC respectively.
20. The balances reflecting in your account are based on the contribution amount uploaded by your uploading office (PAO/CDDO). In case there is no/less/excess contribution for any month, please contact your uploading office (PAO/CDDO).
21. The narration appearing in the Arrear contributions is as mentioned by your office at the time of giving/uploading information to CRA. In case you do not find clarity in the narration provided, you may kindly contact your PrAO/PAO/CDDO.
22. There may be more than one credit appearing against a month. This is due to monthly subscription contribution being sent through multiple fund transfers on different days by the PAO/CDDO.
23. In case you have not filled up S1 form for registration, please fill up the same and submit to your PAO/CDDO.
24. According to the Regulatory Guideline CRA follows the T+3 Settlement Cycle, Subsequent to execution of the withdrawal request the fund is being received by the Trustee Bank after three settlement days.

Legends	
Term	Description
Legacy Amount	The contributions accumulated up to March 31, 2008 (except for Department of Post) and transferred to NPS by your uploading office (PrAO/PAO). For Department of Post, contributions accumulated up to August 31, 2008 and transferred to NPS by your uploading office (PrAO/PAO).
Arrears	Contributions transferred to NPS as an arrear for the previous months by your uploading office (PAO/CDDO) on account of pay, pay revision etc. as reflected in the "Particular" column.
Residue amount generated re-credited	Amount credited in your account for compensating the residue amount generated against your contributions. Residue is generated due to arithmetical limitation of distributing the contributions exactly as per the allocation ratio to the PFMs. <i>PFRDA has re-credited residue amount to PRANs having residue of Re 1.00 and above.</i>
NAV	Net Asset Value is the underlying value of one unit, it is computed daily based on the closing market prices of the securities in the fund's portfolio. The daily NAV is available at https://npscra.nsdl.co.in/nav-search.php Current value of Contribution in a Scheme = Current NAV of the scheme x Total Units in the Scheme.