

NPS Transaction Statement for Tier I Account

Statement Period: From January 01, 2018 to March 31, 2018

Statement Generation Date : October 05, 2018

PRAN	110077489965	Registration Date	09-May-16	
Subscriber Name	SHRI TARIQ AHMAD RAH	Tier I Status	Active	
Address	GUNDINOWROZE	Tier II Status	Not Activated	
	BIJBEHARA	Scheme Choice	DEFAULT SCHEME SET-UP	
	IQRA SCHOOL	DDO Registration No	SGV079385F	
	ANANTNAG	DDO Name	Block Medical Officer, Lamoo, Anantnag	
	JAMMU & KASHMIR - 192124	DDO Address	LARNOO, ANANTNAG, 192202	
	INDIA	PAO Registration No	4006225	
		PAO Name	Sub Treasury Office, Kokernag, Anantnag	
		PAO Address	Kokernag, Anantnag, 192202	
Mobile Number	+919906412900			
Email ID	RAHTARIQ55@GMAIL.COM	Tier I Nominee Name/s		Percentage
IRA Status	IRA compliant	GHULAM RASOOL RAH SHAHZADA BANOO		50% 50%

Summary
The total contribution to your pension account till March 31, 2018 was Rs. 79172.00.
The total value of your contributions as on March 31, 2018 was Rs. 79370.89.
Your contributions have earned a return of Rs.198.89 till March 31, 2018.

Current Scheme Preference		
Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME - STATE GOVT	33.50%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	34.00%
Scheme 3	LIC PENSION FUND SCHEME - STATE GOVT	32.50%

Investment Details Summary				
Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)
79172.00	1	0.0000	79370.89	198.89

Investment Details - Scheme Wise Summary						
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 - STATE GOVT	26126.76	1169.8776	22.4329 31-Mar-2018	26243.74	116.98	1.28%
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	26918.48	1194.6353	22.5518 31-Mar-2018	26941.17	22.69	
LIC PENSION FUND SCHEME - STATE GOVT	26126.76	1154.5034	22.6816 31-Mar-2018	26185.98	59.22	
Total	79172.00			79370.89	198.89	

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-Jan-2018	Opening balance				0.00
18-Jan-2018	For December, 2017	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	39586.00	39586.00	79172.00
31-Mar-2018	Closing Balance at NSDL CRA				79,172.00

Transaction Details							
Date	Particulars	SBI PENSION FUND SCHEME - STATE GOVT		UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT		LIC PENSION FUND SCHEME - STATE GOVT	
		Amount (Rs)	Units	Amount (Rs)	Units	Amount (Rs)	Units
		NAV (Rs)		NAV (Rs)		NAV (Rs)	
01-Jan-2018	Opening Balance		0.0000		0.0000		0.0000
18-Jan-2018	By Contribution for December,2017	26126.76	1169.8776	26918.48	1194.6353	26126.76	1154.5034
		22.3329		22.5328		22.6303	
31-Mar-2018	Closing Balance at NSDL CRA	26126.76	1169.8776	26918.48	1194.6353	26126.76	1154.5034

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. '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.
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
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.
The Amount in the Closing Balance under the section 'Transaction Details' refers to the Units Balance in the books of NSDL CRA and it gives the cost of investment of the balance units and not a sum total of all contributions and withdrawals. 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.
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.
13. The current allocation ratio of funds (subscriber contribution remitted by the DTADTOs) is 33.50:34.0:32.5 for the three PFMs - SBI, UTI and LIC.
14. On May 07, 2018, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 33:34:33 to 33.50:34.0:32.5 for the three PFMs - SBI, UTI and LIC respectively.
15. On Nov 06, 2017, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 35:33.50:31.50 to 33:34:33 for the three PFMs - SBI, UTI and LIC respectively.
16. On Nov 10, 2016, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 34:32:34 to 35:33.50:31.50 for the three PFMs - SBI, UTI and LIC respectively.
17. On June 25, 2015, Government has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 33:34:33 to 34:32:34 for the three PFMs - SBI, UTI and LIC respectively.
18. For the FY 2014-15, after reviewing performance of the PFMs, it was decided that there is no change in the allocation ratio of funds between the three PFMs - SBI, UTI and LIC.
19. On May 15, 2013, Government has revised the allocation ratio of funds (Contribution remitted by the DTADTOs) from 35:31:34 to 33:34:33 for the three PFMs - SBI, UTI and LIC respectively.
20. On May 01, 2012, Government has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 31:35.5:33.5 to 35:31:34 for the three PFMs - SBI, UTI and LIC respectively.
21. On July 01, 2011, Government has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 33:32:35 to 31:35.5:33.5 for the three PFMs - SBI, UTI and LIC respectively.
The balances and respective narrations reflecting in your account are based on the contribution amount and details uploaded by your uploading office (DTADTOs). In case there is no/less/excess contribution for any month or no clarity in the narration, please contact your uploading office (DTADTO).
23. In case of any other queries, you may contact CRA toll free helpline 1800 222 080.
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-employedHowever, 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.
24. 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 lacAlso note that your employer's contribution upto 10% of your salary is fully deductible from your taxable income.
25. Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.