

## NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2018 to October 05, 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		
IRA Status	IRA compliant		
		Tier I Nominee Name/s	
		Percentage	
		GHULAM RASOOL RAH	50%
		SHAHZADA BANOO	50%

Summary
The total contribution to your pension account till October 05, 2018 was Rs. 126128.00.
The total value of your contributions as on October 05, 2018 was Rs. 125945.36.
Your contributions have earned a return of Rs.-182.64 till October 05, 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)
126128.00	8	0.0000	125945.36	(182.64)

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	41833.50	1871.8594	22.3746 04-Oct-2018	41882.10	48.60	<a href="#">-0.26%</a>
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	42883.52	1902.8545	22.4706 04-Oct-2018	42758.28	(125.24)	
LIC PENSION FUND SCHEME - STATE GOVT	41410.98	1829.2489	22.5803 04-Oct-2018	41304.98	(106.00)	
Total	126128.00			125945.36	-182.64	

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-2018	Opening balance				79172.00
02-May-2018	For February, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	2352.00	2352.00	4704.00
07-May-2018	For March, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	7174.00	7174.00	14348.00
21-May-2018	For April, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	2352.00	2352.00	4704.00
06-Jun-2018	For May, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	2900.00	2900.00	5800.00
05-Jul-2018	For June, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	2900.00	2900.00	5800.00
01-Aug-2018	For July, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	2900.00	2900.00	5800.00
17-Sep-2018	For August, 2018	Sub Treasury Office, Kokernag, Anantnag(REG NO.4006225),Jammu & Kashmir	2900.00	2900.00	5800.00
05-Oct-2018	Closing Balance at NSDL CRA				1,26,128.00

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-Apr-2018	Opening Balance		1169.8776		1194.6353		1154.5034
02-May-2018	By Contribution for February,2018	1552.32	69.5568	1599.36	71.1000	1552.32	68.6520
		22.3173		22.4945		22.6114	
07-May-2018	By Contribution for March,2018	4806.58	214.5746	4878.32	216.0948	4663.10	205.4672
		22.4005		22.5749		22.6951	
21-May-2018	By Contribution for April,2018	1575.84	71.1584	1599.36	71.7166	1528.80	68.2186
		22.1455		22.3011		22.4103	
06-Jun-2018	By Contribution for May,2018	1943.00	87.7054	1972.00	88.3746	1885.00	84.0478
		22.1537		22.3141		22.4277	
05-Jul-2018	By Contribution for June,2018	1943.00	87.0394	1972.00	87.7591	1885.00	83.5094
		22.3232		22.4706		22.5723	
01-Aug-2018	By Contribution for July,2018	1943.00	85.6649	1972.00	86.2249	1885.00	82.0960
		22.6814		22.8704		22.9609	
17-Sep-2018	By Contribution for August,2018	1943.00	86.2823	1972.00	86.9492	1885.00	82.7545
		22.5191		22.6799		22.7782	
05-Oct-2018	Closing Balance at NSDL CRA	41833.50	1871.8594	42883.52	1902.8545	41410.98	1829.2489

## 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.