

NPS Transaction Statement for Tier I Account

PRAN	110092638600	Registration Date	05-Oct-12
Subscriber Name	SHRI SANDEEP KUMAR KUMAR	Tier I Status	Active
Address	HOUSE NO 535	Tier II Status	Not Activated
	CHIRANJIV COLONEY	Tier II Tax Saver Status	Not Activated
	NEAR NAINA DEVI ASHRAM	Tier I Virtual Account Status	Not Activated
	KAITHAL	Tier II Virtual Account Status	Not Applicable
	HARYANA - 136027	DDO Registration No	SGV004092E
INDIA	DDO Name	Sub Divisional Officer, Animal Husbandry&Dairying Department, Kaithal	
Mobile Number	9813229101	DDO Address	ZILA PARISHAD BHAWAN, KAITHAL, 136027
Email ID	dsdmvet@gmail.com	PAO Registration No	4000135
IRA Status	IRA compliant	PAO Name	District Treasury Office, Kaithal
		PAO Address	Ground Floor, Mini Secretariat Kurukshetra Road, Kaithal, 136027

Tier I Nominee Name/s	Percentage
KAMTA	100%

Current Scheme Preference		
Scheme Choice - DEFAULT SCHEME SET-UP		
Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME - STATE GOVT	34.00%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	32.00%
Scheme 3	LIC PENSION FUND SCHEME - STATE GOVT	34.00%

Investment Summary						
Value of your Holdings (Investments) as on October 18, 2023 (in ₹)	No of Contributions	Total Contribution in your account as on October 18, 2023 (in ₹)	Total Withdrawal as on October 18, 2023 (in ₹)	Total Notional Gain/Loss as on October 18, 2023 (in ₹)	Return on Investment (XIRR)	8.29%
(A)		(B)	(C)	D=(A-B)+C		
₹ 33,10,465.92	141	₹ <u>23.64,542.00</u>	₹ <u>0.00</u>	₹ 9,45,923.92	<u>Returns for the Financial Year</u>	9.67%

Investment Details - Scheme Wise Summary				
Particulars	References	SBI PENSION FUND SCHEME - STATE GOVT	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME - STATE GOVT	LIC PENSION FUND SCHEME - STATE GOVT
Scheme wise Value of your Holdings (Investments) (in ₹)	E=U*N	11,32,136.14	10,73,451.19	11,04,878.59
Total Units	U	32,167.8935	30,376.0806	31,066.7205
NAV as on 17-Oct-2023	N	35.1946	35.3387	35.5647

Changes made during the selected period
No change affected in this period

Contribution/Redemption Details during the selected period

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (₹)	Employer's Contribution (₹)	Total (₹)
21-Apr-2023	For March, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	13,795.00	19,313.00	33,108.00
22-May-2023	For April, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	14,194.00	19,872.00	34,066.00
12-Jun-2023	By Arrear - DA-01/01/2023 to 31/03/2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	1,200.00	1,680.00	2,880.00
22-Jun-2023	For May, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	14,194.00	19,872.00	34,066.00
19-Jul-2023	For June, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	14,194.00	19,872.00	34,066.00
18-Aug-2023	For July, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	14,620.00	20,468.00	35,088.00
10-Oct-2023	For September, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	14,620.00	20,468.00	35,088.00
10-Oct-2023	For August, 2023	District Treasury Office, Kaithal(REG NO.4000135),Haryana	14,620.00	20,468.00	35,088.00

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 (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
		NAV (₹)		NAV (₹)		NAV (₹)	
01-Apr-2023	Opening balance		29,804.3077		28,141.7169		28,686.4182
21-Apr-2023	By Contribution for March,2023	10,925.64	323.4294	10,594.56	312.4160	11,587.80	339.5463
		33.7806		33.9117		34.1273	
22-May-2023	By Contribution for April,2023	11,241.78	325.8609	10,901.12	314.4777	11,923.10	342.0339
		34.4987		34.6642		34.8594	
12-Jun-2023	By Arrear - DA-01/01/2023 to 31/03/2023	950.40	27.4483	921.60	26.4879	1,008.00	28.8166
		34.6250		34.7932		34.9798	
22-Jun-2023	By Contribution for May,2023	11,582.44	334.6964	10,901.12	313.5136	11,582.44	331.3718
		34.6058		34.7708		34.9530	
19-Jul-2023	By Contribution for June,2023	11,582.44	330.3303	10,901.12	309.5818	11,582.44	327.0545
		35.0632		35.2124		35.4144	
18-Aug-2023	By Contribution for July,2023	11,929.92	341.7101	11,228.16	320.3487	11,929.92	338.4364
		34.9124		35.0498		35.2501	
10-Oct-2023	By Contribution for August,2023	11,929.92	340.0552	11,228.16	318.7690	11,929.92	336.5214
		35.0823		35.2235		35.4507	
10-Oct-2023	By Contribution for September,2023	11,929.92	340.0552	11,228.16	318.7690	11,929.92	336.5214
		35.0823		35.2235		35.4507	
18-Oct-2023	Closing Balance		32,167.8935		30,376.0806		31,066.7205

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. The current allocation ratio of funds (subscriber contribution remitted by the DTADTOs) is 31.0:34.0:35.0 for the three PFMs - SBI, UTI and LIC..
12. On November 8, 2021, the allocation ratio of funds (contribution remitted by the DTADTOs) has been revised from 39.0:17.0:44.0 to 31.0:34.0:35.0 for the three PFMs - SBI, UTI and LIC respectively as per the directives received from NPS Trust.
13. On July 16, 2021, the allocation ratio of funds (contribution remitted by the DTADTOs) has been revised from 38.5:32.0:29.5 to 39.0:17.0:44.0 for the three PFMs - SBI, UTI and LIC respectively as per the directives received from NPS Trust.
14. On June 29, 2020, the allocation ratio of funds (contribution remitted by the DTADTOs) has been revised from 34.0:33.5:32.5 to 38.5:32.0:29.5 for the three PFMs - SBI, UTI and LIC respectively as per the directives received from NPS Trust..
15. On May 09, 2019, the allocation ratio of funds (contribution remitted by the DTADTOs) has been revised from 33.50:34.0:32.5 to 34.0:33.5:32.5 for the three PFMs - SBI, UTI and LIC respectively as per the directives received from NPS Trust..
16. 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..
17. 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..
18. 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..
19. 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..
20. 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..
21. 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..
22. 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..
23. 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..
24. On September 03, 2010, Government has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 40:31:29 to 33:32:35 for the three PFMs - SBI, UTI and LIC respectively..
25. On June 13, 2009, Government has revised the allocation ratio of funds (contribution remitted by the DTADTOs) from 55:40:05 to 40:31:29 for the three PFMs - SBI, UTI and LIC respectively..
26. 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)..
27. In case of any other queries, you may contact CRA toll free helpline 1800 222 080..
28. ** The difference if any primarily pertains to FY 2009-10 (June 2009- Sept 2009) on account of wrong uploading of NAV in the CRA System by UTI Retirement Solutions Limited (UTI RSL). UTI RSL had wrongly uploaded the uniform NAV of Rs. 10 per unit for the period of June to Sept 2009. The rectification in allotment of units at actual NAV has been carried out with the required permission of PFRDA. For any further clarification you may contact Mr. Arvind Patkar, Company Secretary, UTI RSL, contact no 022-66786449 (email id arvind.patkar@uti.co.in). .
29. 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
 - 20% 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.
 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.
 This is applicable only for Tier-I account.
30. Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.
31. This is computer generated statement and does not require any signature/stamp.
32. 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.)	
		(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

		Private	Govt.	
POP	-			-
	Initial subscriber registration and contribution upload	Mn 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 eNFS	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		Through AUM
		Maximum Investment Management Fee (IMF)		
		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.