

## NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2018 to March 31, 2019

Statement Generation Date : August 04, 2019

<b>PRAN</b>	110151881124	<b>Registration Date</b>	01-Nov-17
<b>Subscriber Name</b>	SHRI ABHISHEK TRIPATHI	<b>Tier I Status</b>	Active
<b>Address</b>	202 A	<b>Tier II Status</b>	Not Activated
	POSTOFFICE	<b>Scheme Choice</b>	DEFAULT SCHEME SET-UP
	ALLAHADPUR	<b>DDO Registration No</b>	SGV134775G
	NEARROLD SVB	<b>DDO Name</b>	D.J.Office
	GORAKHPUR	<b>DDO Address</b>	S.K.NAGAR, S.K.NAGAR, 272175
	UTTAR PRADESH - 273001	<b>PAO Registration No</b>	4012433
	INDIA	<b>PAO Name</b>	District Treasury Office, Sant Kabir Nagar
<b>Mobile Number</b>	+919654656554	<b>PAO Address</b>	Treasury, Collectorate Khalilabad, Sant Kabir Nagar, 272175
<b>Email ID</b>	TRIPABHI12@GMAIL.COM	<b>Tier I Nominee Name/s</b>	
<b>IRA Status</b>	IRA compliant	MADHUSUDAN TRIPATHI	<b>Percentage</b> 100%

### Summary

The total contribution to your pension account till March 31, 2019 was Rs. 243352.00.

The total value of your contributions as on March 31, 2019 was Rs. 255304.86.

Your contributions have earned a return of Rs.11952.86 till March 31, 2019.

### Current Scheme Preference

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	33.50%
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)	Return of Investment(XIRR)
243352.00	19	0.0000	255304.86	11952.86	15.4%

### Investment Details - Scheme Wise Summary

PFM/Scheme	Total Net Contribution (Rs)	Total Units	Latest NAV	Value at NAV (Rs)	Unrealized Gain / Loss (Rs)
			Date		
SBI PENSION FUND SCHEME - STATE GOVT	81522.92	3506.4151	24.4139	85605.26	4082.34
			31-Mar-2019		
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	82739.68	3539.5726	24.5351	86843.76	4104.08
			31-Mar-2019		
LIC PENSION FUND SCHEME - STATE GOVT	79089.40	3365.2372	24.6211	82855.84	3766.44
			31-Mar-2019		
<b>Total</b>	<b>243352.00</b>			<b>255304.86</b>	<b>11952.86</b>

### 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				0.00
18-Jun-2018	For April, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	4115.00	4115.00	8230.00
18-Jun-2018	For May, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6794.00	6794.00	13588.00
21-Sep-2018	For July, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7262.00	7262.00	14524.00
21-Sep-2018	By Arrear - ARREAR From 201703 To 201703	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
19-Oct-2018	For August, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7262.00	7262.00	14524.00
19-Oct-2018	By Arrear - ARREAR From 201704 To 201704	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
19-Nov-2018	For September, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7262.00	7262.00	14524.00
19-Nov-2018	For October, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7262.00	7262.00	14524.00
19-Nov-2018	By Arrear - ARREAR From 201704 To 201704	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
19-Nov-2018	By Arrear - ARREAR From 201704 To 201704	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
20-Dec-2018	For June, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7262.00	7262.00	14524.00
20-Dec-2018	For November, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7443.00	7443.00	14886.00
20-Dec-2018	By Arrear - ARREAR From 201702 To 201702	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
20-Dec-2018	By Arrear - ARREAR From 201704 To 201704	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
21-Jan-2019	By Arrear - ARREAR From 201807 To 201810	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	720.00	720.00	1440.00
20-Mar-2019	For January, 2019	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7443.00	7443.00	14886.00
20-Mar-2019	For December, 2018	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	7443.00	7443.00	14886.00
20-Mar-2019	By Arrear - ARREAR From 201704 To 201704	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
20-Mar-2019	By Arrear - ARREAR From 201704 To 201704	District Treasury Office, Sant Kabir Nagar(REG NO.4012433),Uttar Pradesh	6426.00	6426.00	12852.00
31-Mar-2019	Closing Balance at NSDL CRA				2,43,352.00

**Transaction Details**

Date	Particulars	SEBI 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		0.0000		0.0000		0.0000
18-Jun-2018	By Contribution for May,2018	4551.98	204.3601	4619.92	205.9347	4416.10	195.8663
		22.2743		22.4339		22.5465	
18-Jun-2018	By Contribution for April,2018	2757.05	123.7771	2798.20	124.7308	2674.75	118.6326
		22.2743		22.4339		22.5465	
21-Sep-2018	By Contribution for July,2018	4865.54	216.1501	4938.16	218.0357	4720.30	207.3362
		22.5100		22.6484		22.7664	
21-Sep-2018	By Arrear - ARREAR From 201703 To 201703	4305.42	191.2669	4369.68	192.9354	4176.90	183.4677
		22.5100		22.6484		22.7664	
19-Oct-2018	By Contribution for August,2018	4865.54	215.7198	4938.16	217.9741	4720.30	207.3845
		22.5549		22.6548		22.7611	
19-Oct-2018	By Arrear - ARREAR From 201704 To 201704	4305.42	190.8862	4369.68	192.8809	4176.90	183.5104
		22.5549		22.6548		22.7611	
19-Nov-2018	By Arrear - ARREAR From 201704 To 201704	4305.42	187.0360	4369.68	188.6914	4176.90	179.2714
		23.0192		23.1578		23.2993	
19-Nov-2018	By Contribution for October,2018	4865.54	211.3687	4938.16	213.2395	4720.30	202.5940
		23.0192		23.1578		23.2993	
19-Nov-2018	By Contribution for September,2018	4865.54	211.3687	4938.16	213.2395	4720.30	202.5940
		23.0192		23.1578		23.2993	
19-Nov-2018	By Arrear - ARREAR From 201704 To 201704	4305.42	187.0360	4369.68	188.6914	4176.90	179.2714
		23.0192		23.1578		23.2993	
20-Dec-2018	By Arrear - ARREAR From 201702 To 201702	4305.42	181.5346	4369.68	183.4142	4176.90	174.0280
		23.7168		23.8241		24.0013	
20-Dec-2018	By Contribution for June,2018	4865.54	205.1516	4938.16	207.2758	4720.30	196.6685
		23.7168		23.8241		24.0013	
20-Dec-2018	By Contribution for November,2018	4986.81	210.2648	5061.24	212.4420	4837.95	201.5703
		23.7168		23.8241		24.0013	
20-Dec-2018	By Arrear - ARREAR From 201704 To 201704	4305.42	181.5346	4369.68	183.4142	4176.90	174.0280
		23.7168		23.8241		24.0013	
21-Jan-2019	By Arrear - ARREAR From 201807 To 201810	482.40	20.3785	489.60	20.5840	468.00	19.5677
		23.6720		23.7854		23.9169	
20-Mar-2019	By Contribution for January,2019	4986.81	206.2352	5061.24	208.2497	4837.95	198.4173
		24.1802		24.3037		24.3827	
20-Mar-2019	By Arrear - ARREAR From 201704 To 201704	4305.42	178.0555	4369.68	179.7948	4176.90	171.3058
		24.1802		24.3037		24.3827	
20-Mar-2019	By Contribution for December,2018	4986.81	206.2352	5061.24	208.2497	4837.95	198.4173
		24.1802		24.3037		24.3827	
20-Mar-2019	By Arrear - ARREAR From 201704 To 201704	4305.42	178.0555	4369.68	179.7948	4176.90	171.3058
		24.1802		24.3037		24.3827	
31-Mar-2019	Closing Balance at NSDL CRA	81522.92	3506.4151	82739.68	3539.5726	79089.40	3365.2372

## 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.
7. '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.
10. The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
11. 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.
12. The current allocation ratio of funds (subscriber contribution remitted by the DT/ADTOs) is 34.0:33.5:32.5 for the three PFMs - SBI, UTI and LIC.
13. On May 09, 2019, the allocation ratio of funds (contribution remitted by the DT/ADTOs) 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.
14. On May 07, 2018, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DT/ADTOs) 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 DT/ADTOs) 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 DT/ADTOs) 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 DT/ADTOs) 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 DT/ADTOs) 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 DT/ADTOs) from 31:35.5:33.5 to 35:31:34 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 (DT/ADTOs). In case there is no/less/excess contribution for any month or no clarity in the narration, please contact your uploading office (DT/ADTO).
22. 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.

## Retired life ka sahara, NPS hamara