

**राष्ट्रीय निवृत्ती वेतन योजना : प्रात्यक्षिक कार्य व सादरीकरण**  
(वेळ मर्यादा ६० मिनिटे)

**प्रात्यक्षिक : १ (वेळ १५ मिनिटे)**

**प्रशिक्षणार्थींना NPS Transaction Statement देणे.**

**खालील दिलेल्या प्रश्नांवर चर्चा करणे.**

१. नियोक्त्यांचे अंशदान हिस्सा जमा केल्याचे Transaction Statement वरून सिद्ध होते का?
२. Statement वरून आहरण व संवितरण अधिकारी, कोषागाराचे नाव इ. चा उलगाडा होतो का?
३. सदरच्या कर्मचाऱ्याला वर्ष अखेरीस किती टक्के परतावा मिळालेला आहे ?
४. वसुलीची गुंतवणुक योग्य पद्धतीने झाल्याचे या Statement वरून सिद्ध होते का?

**प्रात्यक्षिक : २ (वेळ ४५ मिनिटे)**

**प्रशिक्षणार्थींचे ५ गट करणे.**

- सरावासाठी उदाहरण सोडविण्यास देणे.

4/24/2017

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## NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2016 to  
March 31, 2017

Statement Generation Date : April 24, 2017

PRAN	110044448635	Registration Date	09-Feb-15
Subscriber Name	SMT.	Tier I Status	Active
Address	PARLANE	Tier II Status	Not Activated
	MALIWADA	Scheme Choice	DEFAULT SCHEME SET-UP
	AHMEDNAGAR	DDO Registration No	SGV191924A
	MAHARASHTRA - 414001	DDO Name	Asst Dir, Jt Dir Accounts And Treasuries, Pune
Mobile Number		DDO Address	LEKHA KOSH BHAVAN, PUNE COLLECTORATE CAMPUS NEAR PUNE STATION, PUNE, 411011
Email ID		PAO Registration No	4029060
IRA Status	IRA compliant	PAO Name	Senior Treasury Officer, District Treasury Office, Pune
		PAO Address	Lekha kosh Bhavan, Nr. Collector Compound Premise Pune, 411001
		Tier I Nominee Name/s	Percentage
			100%

### Summary

The total contribution to your pension account till March 31, 2017 was Rs. 149822.28.  
The total value of your contributions as on March 31, 2017 was Rs. 167269.15.  
Your contributions have earned a return of Rs.17446.87 till March 31, 2017.

### Current Scheme Preference

Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME - STATE GOVT	35.00%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME - STATE GOVT	33.50%
Scheme 3	LIC PENSION FUND SCHEME - STATE GOVT	31.50%

### Investment Details Summary

Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)
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149822.28	27	0.0000	167269.15	17446.87
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### 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	51222.25	2699.4640	21.1742 31-Mar-17	57158.99	5936.74	11.41%
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	48367.14	2540.3873	21.2658 31-Mar-17	54023.36	5656.22	
LIC PENSION FUND SCHEME - STATE GOVT	50232.89	2616.2942	21.4375 31-Mar-17	56086.80	5853.91	
Total	149822.28			167269.15	17446.87	

### Changes made during the selected period

Date	Tier Type	Transaction Type
27-Jan-17	Tier-1	Change in Non-Core Details
27-Jan-17	Tier-1	Change in Bank Details

### Contribution/ Redemption Details

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (Rs)	Employer's Contribution (Rs)	Total (Rs)
01-Apr-16	Opening balance				78967.74
06-Apr-16	By Arrear - Arrear Contribution for Fin-Year 2015-2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2352.00	2352.00	4704.00
06-Apr-16	By Arrear - Arrear Interest for Fin-Year 2015-2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	201.27	201.27	402.54
04-May-16	For March, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2563.00	2563.00	5126.00
23-May-16	For April, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	3053.00	3053.00	6106.00
15-Jun-16	For May, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2563.00	2563.00	5126.00
18-Jul-16	For June, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2563.00	2563.00	5126.00
23-Aug-16	For July, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2642.00	2642.00	5284.00
26-Sep-16	For August, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2642.00	2642.00	5284.00
26-Oct-16	For September, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2714.00	2714.00	5428.00
25-Nov-16	For October, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	3278.00	3278.00	6556.00



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		NO.4029060),Maharashtra			
16-Dec-16	For November, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2714.00	2714.00	5428.00
17-Jan-17	For December, 2016	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2714.00	2714.00	5428.00
27-Feb-17	For January, 2017	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2714.00	2714.00	5428.00
27-Mar-17	For February, 2017	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	2714.00	2714.00	5428.00
31-Mar-17	Closing Balance				1,49,822.28

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-16	Opening Balance		1491.8981		1398.6889		1468.7577
06-Apr-16	By Arrear - Arrear Contribution for Fin-Year 2015-2016	1599.36	85.2042	1505.28	80.0748	1599.36	84.2548
		18.7709		18.7984		18.9824	
06-Apr-16	By Arrear - Arrear Interest for Fin-Year 2015-2016	136.86	7.2910	128.81	6.8521	136.87	7.2103
		18.7709		18.7984		18.9824	
04-May-16	By Contribution for March,2016	1742.84	92.0685	1640.32	86.5248	1742.84	90.9776
		18.9298		18.9578		19.1568	
23-May-16	By Contribution for April,2016	2076.04	109.3873	1953.92	102.7411	2076.04	108.0916
		18.9788		19.0179		19.2063	
15-Jun-16	By Contribution for May,2016	1742.84	90.9448	1640.32	85.3257	1742.84	89.8139
		19.1637		19.2242		19.4050	
18-Jul-16	By Contribution for June,2016	1742.84	88.5189	1640.32	83.0071	1742.84	87.4765
		19.6889		19.7612		19.9235	
23-Aug-16	By Contribution for July,2016	1796.56	88.8299	1690.88	83.3294	1796.56	87.7359
		20.2247		20.2915		20.4769	
26-Sep-16	By Contribution for August,2016	1796.56	87.0485	1690.88	81.6964	1796.56	86.0726
		20.6386		20.6971		20.8726	
26-Oct-16	By Contribution for September,2016	1845.52	89.0149	1736.96	83.4808	1845.52	87.9413
		20.7327		20.8067		20.9858	
25-Nov-16	By Contribution for October,2016	2294.60	107.1241	2196.26	102.5767	2065.14	95.5884
		21.4200		21.4109		21.6045	
26-Dec-16	By Contribution for November,2016	1899.80	91.3106	1818.38	87.5437	1709.82	81.4533
		20.8059		20.7711		20.9914	
17-Jan-17	By Contribution for December,2016	1899.80	89.6618	1818.38	85.8378	1709.82	79.8970
		21.1885		21.1839		21.4003	
27-Feb-17	By Contribution for January,2017	1899.80	91.1009	1818.38	86.8670	1709.82	80.9846
		20.8538		20.9329		21.1129	
27-Mar-17	By Contribution for	1899.80		1818.38		1709.82	

17	February, 2017	21.0947	90.0605	21.1831	85.8410	21.3624	80.0387
31-Mar-17	Closing Balance	51222.25	2699.4640	48367.14	2540.3873	50232.89	2616.2942

### Notes

- The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued
- 'Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
- 'Total Net Contributions' indicates the cost of units currently held in the PRAN account
- '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.
- '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. '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' 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.
- 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.
- The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 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.
- The current allocation ratio of funds (subscriber contribution remitted by the DTA/DTOs) is 35:33.5:31.5 for the three PFMs - SBI, UTI, LIC.
- On Nov 10, 2016, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 34:32:34 to 35:33.50:31.50 for the three PFMs - SBI, UTI and LIC respectively.
- On June 25, 2015, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 33:34:33 to 34:32:34 for the three PFMs - SBI, UTI and LIC respectively.
- 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.
- On May 15, 2013, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 34:32:34 to 34:33:33 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 (DTA/DTOs). In case there is no/less/excess contribution for any month or no clarity in the narration, please contact your uploading office (DTA/DTO).
- 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-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.
- Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.



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2016-17



## NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2016 to  
March 31, 2017

Statement Generation Date : April 24, 2017

PRAN	110064438072	Registration Date	09-Feb-15
Subscriber Name	SHRI.	Tier I Status	Active
Address	M S E B COLONY	Tier II Status	Not Activated
	BIJALINAGAR, CHINCHWAD	Scheme Choice	DEFAULT SCHEME SET-UP
	PUNE	DDO Registration No	SGV191925B
	MAHARASHTRA - 411033	DDO Name	Treasury Officer, Dist Treasury Office, Pune
Mobile Number		DDO Address	LEKHA KOSH BHAVAN, PUNE COLLECTORATE CAMPUS MOLEDINA RAOD OPP. ZP, PUNE, 411001
Email ID		PAO Registration No	4029060
IRA Status	IRA compliant	PAO Name	Senior Treasury Officer, District Treasury Office, Pune
		PAO Address	Lekha kosh Bhavan, Nr. Collector Compound Premise Pune, 411001
		Tier I Nominee Name/s	Percentage
			50%
			50%

### Summary

The total contribution to your pension account till March 31, 2017 was Rs. 261005.56.

The total value of your contributions as on March 31, 2017 was Rs. 303055.80.

Your contributions have earned a return of Rs.42050.24 till March 31, 2017.

### Current Scheme Preference

Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME - STATE GOVT	35.00%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	33.50%
Scheme 3	LIC PENSION FUND SCHEME - STATE GOVT	31.50%

### Investment Details Summary

Total Contribution	Net Contribution	Total Withdrawal	Current Valuation	Notional Gain / Loss
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(Rs)	NO OF CONTRIBUTION	(Rs)	(Rs)	LOSS (Rs)
261005.56	35	0.0000	303055.80	42050.24

### 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	88163.60	4839.1578	21.1742 31-Mar-17	102471.64	14308.04	<u>10.52%</u>
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	85438.12	4671.1382	21.2658 31-Mar-17	99335.49	13897.37	
LIC PENSION FUND SCHEME - STATE GOVT	87403.84	4722.9702	21.4375 31-Mar-17	101248.67	13844.83	
Total	261005.56			303055.80	42050.24	

### Changes made during the selected period

Date	Tier Type	Transaction Type
28-Jun-16	Tier-1	Change in Non-Core Details
28-Jun-16	Tier-1	Change in Bank Details
29-Jun-16	Tier-1	Change in Core Details
29-Jun-16	Tier-1	Change in Nominee Details
29-Jun-16	Tier-1	Change in Non-Core Details
29-Jun-16	Tier-1	Change in Bank Details
04-Feb-17	Tier-1	Change in Non-Core Details

### Contribution/ Redemption Details

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (Rs)	Employer's Contribution (Rs)	Total (Rs)
01-Apr-16	Opening balance				202650.92
06-Apr-16	For February, 2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	1969.00	1969.00	3938.00
06-Apr-16	By Arrear - Arrear Contribution for Fin-Year 2015-2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	1805.00	1805.00	3610.00
06-Apr-16	By Arrear - Arrear Interest for Fin-Year 2015-2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	155.32	155.32	310.64
04-May-16	For March, 2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	1969.00	1969.00	3938.00
23-May-16	For April, 2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	2346.00	2346.00	4692.00
15-Jun-16	For May, 2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	1969.00	1969.00	3938.00
18-Jul-16	For June, 2016	Senior Treasury Officer, District Treasury Office, Pune (REG NO.4029060), Maharashtra	1969.00	1969.00	3938.00



26-Sep-16	For July, 2016	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2028.00	2028.00	4056.00
26-Sep-16	For August, 2016	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2028.00	2028.00	4056.00
26-Oct-16	For September, 2016	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2084.00	2084.00	4168.00
25-Nov-16	For October, 2016	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2519.00	2519.00	5038.00
26-Dec-16	For November, 2016	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2084.00	2084.00	4168.00
17-Jan-17	For December, 2016	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2084.00	2084.00	4168.00
27-Feb-17	For January, 2017	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2084.00	2084.00	4168.00
27-Mar-17	For February, 2017	Senior Treasury Officer District Treasury Office, Pune (REG NO.4029060), Maharashtra	2084.00	2084.00	4168.00
31-Mar-17	Closing Balance				2,61,005.56

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-16	Opening Balance		3840.7078		3727.2687		3771.1171
06-Apr-16	By Arrear - Arrear Contribution for Fin-Year 2015-2016	1227.40 18.7709	65.3884	1155.20 18.7984	61.4520	1227.40 18.9824	64.6598
06-Apr-16	By Arrear - Arrear Interest for Fin-Year 2015-2016	105.61 18.7709	5.6262	99.40 18.7984	5.2876	105.63 18.9824	5.5646
06-Apr-16	By Contribution for February, 2016	1338.92 18.7709	71.3295	1260.16 18.7984	67.0354	1338.92 18.9824	70.5348
04-May-16	By Contribution for March, 2016	1338.92 18.9298	70.7308	1260.16 18.9578	66.4718	1338.92 19.1568	69.8926
23-May-16	By Contribution for April, 2016	1595.28 18.9788	84.0558	1501.44 19.0179	78.9487	1595.28 19.2063	83.0602
15-Jun-16	By Contribution for May, 2016	1338.92 19.1637	69.8675	1260.16 19.2242	65.5507	1338.92 19.4050	68.9987
18-Jul-16	By Contribution for June, 2016	1338.92 19.6889	68.0037	1260.16 19.7612	63.7694	1338.92 19.9235	67.2030
23-Aug-16	By Contribution for July, 2016	1379.04 20.2247	68.1859	1297.92 20.2915	63.9637	1379.04 20.4769	67.3461
26-Sep-16	By Contribution for August, 2016	1379.04 20.6386	66.8184	1297.92 20.6971	62.7102	1379.04 20.8726	66.0693
26-Oct-16	By Contribution for	1417.12		1333.76		1417.12	



16	September,2016	20.7327	68.3519	20.8067	69.1024	20.9858	67.5213
25-Nov-16	By Contribution for October,2016	1763.30	82.3202	1687.73	78.8257	1586.97	73.4555
		21.4200		21.4109		21.6045	
26-Dec-16	By Contribution for November,2016	1458.80	70.1147	1396.28	67.2222	1312.92	62.5456
		20.8059		20.7711		20.9914	
17-Jan-17	By Contribution for December,2016	1458.80	68.8486	1396.28	65.9123	1312.92	61.3505
		21.1885		21.1839		21.4003	
27-Feb-17	By Contribution for January,2017	1458.80	69.9536	1396.28	66.7026	1312.92	62.1856
		20.8538		20.9329		21.1129	
27-Mar-17	By Contribution for February,2017	1458.80	69.1548	1396.28	65.9148	1312.92	61.4593
		21.0947		21.1831		21.3624	
31-Mar-17	Closing Balance	88163.60	4839.4578	85439.12	4671.1382	87403.84	4722.9762

### Notes

- The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued.
- 'Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
- 'Total Net Contributions' indicates the cost of units currently held in the PRAN account.
- '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.
- '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.
- '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' 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.
- 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.
- The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 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.
- The current allocation ratio of funds (subscriber contribution remitted by the DTA/DTOs) is 35:33.5:31.5 for the three PFMs - SBI, UTI, LIC.
- On Nov 10, 2016, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 34:32:34 to 35:33.50:31.50 for the three PFMs - SBI, UTI and LIC respectively.
- On June 25, 2015, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 33:34:33 to 34:32:34 for the three PFMs - SBI, UTI and LIC respectively.
- 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.
- On May 16, 2013, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 34:32:34 to 34:33:33 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 (DTA/DTOs). In case there is no less/excess contribution for any month or no clarity in the narration, please contact your uploading office (DTA/DTO).
- In case of any other queries, you may contact CRA toll free helpline 1800 222 060.
- 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 (i/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-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.
- Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

2017-18

			English ▼
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## NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2017 to April 24, 2017

Statement Generation Date : April 24, 2017

PRAN	110064438072	Registration Date	09-Feb-15
Subscriber Name	SHRI.	Tier I Status	Active
Address	M S E B COLONY	Tier II Status	Not Activated
	BIJALINAGAR , CHINCHWAD	Scheme Choice	DEFAULT SCHEME SET-UP
	PUNE	DDO Registration No	SGV191925B
	MAHARASHTRA - 411033	DDO Name	Treasury Officer, Dist Treasury Office, Pune
Mobile Number		DDO Address	LEKHA KOSH BHAVAN, PUNE COLLECTORATE CAMPUS MOLEDINA ROAD OPP. ZP, PUNE, 411001
Email ID		PAO Registration No	4029060
IRA Status	IRA compliant	PAO Name	Senior Treasury Officer, District Treasury Office, Pune
		PAO Address	Lekha kosh Bhavan, Nr. Collector Compound Premise Pune, 411001

Tier I Nominee Name/s	Percentage
MRS	50%
MR	50%

### Summary

The total contribution to your pension account till April 24, 2017 was Rs. 289408.24.  
 The total value of your contributions as on April 24, 2017 was Rs. 331045.74.  
 Your contributions have earned a return of Rs.41637.50 till April 24, 2017.

### Current Scheme Preference

Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME - STATE GOVT	35.00%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	33.50%
Scheme 3	LIC PENSION FUND SCHEME - STATE GOVT	31.50%

### Investment Details Summary

Total Contribution	Total Withdrawal	Current Valuation	Notional Gain / Loss
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<https://npscan-cra.com/CRA/SOTPrintUOSMainPopUp.do?ID=1948696035&getName=SCT%20CG-SG%20Transaction%20Details>



(Rs)	NO OF CONTRIBUTION	(Rs)	(Rs)	Loss (Rs)
289408.24	41	0.0000	331045.74	41637.50

### 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	98104.52	5311.7843	21.1322 21-Apr-17	112249.68	14145.16	9.94%
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	94953.00	5121.1609	21.2272 21-Apr-17	108707.90	13754.90	
LIC PENSION FUND SCHEME - STATE GOVT	96350.72	5142.4086	21.4079 21-Apr-17	110088.16	13737.44	
Total	289408.24			331045.74	41637.50	

### 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-17	Opening balance				261005.56
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2011-2012	State Record Keeping Agency, Mumbai(REG NO.4014721),Maharashtra	731.03	731.03	1462.06
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2012-2013	State Record Keeping Agency, Mumbai(REG NO.4014721),Maharashtra	2178.26	2178.26	4356.52
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2013-2014	State Record Keeping Agency, Mumbai(REG NO.4014721),Maharashtra	3712.78	3712.78	7425.56
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2014-2015	State Record Keeping Agency, Mumbai(REG NO.4014721),Maharashtra	5782.20	5782.20	11564.40
07-Apr-17	By Arrear - Arrear Contribution for Fin-Year 2016-2017	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	1259.00	1259.00	2518.00
07-Apr-17	By Arrear - Arrear Interest for Fin-Year 2016-2017	Senior Treasury Officer,District Treasury Office, Pune(REG NO.4029060),Maharashtra	538.07	538.07	1076.14
24-Apr-17	Closing Balance				2,89,408.24

### 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)	

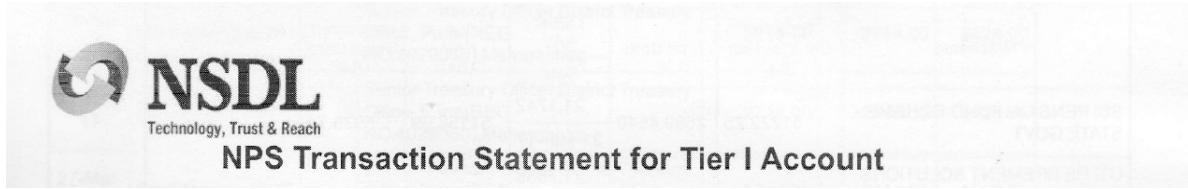
	Opening Balance		4639.4578		4671.1362		4722.9702
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2011-2012	511.72	24.3135	489.79	23.1654	460.55	21.5910
		21.0467		21.1431		21.3306	
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2012-2013	1524.73	72.4474	1459.43	69.0263	1372.31	64.3352
		21.0467		21.1431		21.3306	
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2013-2014	2598.94	123.4844	2487.56	117.6535	2339.06	109.6574
		21.0467		21.1431		21.3306	
07-Apr-17	By Arrear - Interest on opening balance for Fin Year 2014-2015	4047.54	192.3123	3874.07	183.2309	3642.79	170.7776
		21.0467		21.1431		21.3306	
07-Apr-17	By Arrear - Arrear Contribution for Fin-Year 2016-2017	881.30	41.8735	843.53	39.8962	793.17	37.1846
		21.0467		21.1431		21.3306	
07-Apr-17	By Arrear - Arrear Interest for Fin-Year 2016-2017	376.64	17.8954	360.50	17.0504	339.00	15.8926
		21.0467		21.1431		21.3306	
24-Apr-17	Closing Balance	98104.52	5311.7843	94953.00	5121.7609	96350.72	5142.4056

### Notes

- The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued.
- Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
- 'Total Net Contributions' indicates the cost of units currently held in the PRAN account.
- '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.
- '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.
- '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' 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.
- 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.
- The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 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.
- The current allocation ratio of funds (subscriber contribution remitted by the DTA/DTOs) is 35:33.5:31.5 for the three PFMs - SBI, UTI, LIC.
- On Nov 10, 2010, NPS Trust has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 34:32:34 to 35:33.50:31.50 for the three PFMs - SBI, UTI and LIC respectively.
- On June 25, 2015, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 33:34:33 to 34:32:34 for the three PFMs - SBI, UTI and LIC respectively.
- 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.
- On May 15, 2013, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 34:32:34 to 31:33:33 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 (DTA/DTOs). In case there is no/less/excess contribution for any month or no clarity in the narration, please contact your uploading office (DTA/DTO).
- 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-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.
- Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.







**Statement Period:** From 01 April 2016 to 31 March 2017

**Statement Generation Date:** 01 April, 2017

<b>PRAN</b>	110044445566	<b>Registration Date</b>	10 March 2015
<b>Subscriber Name</b>	Shri. A. B. Chavan	<b>Tier I Status</b>	Active
<b>Address</b>	House No 22 Shivaji Road Satara.	<b>Tier II Status</b>	Not Active
		<b>Scheme Choice</b>	Default Scheme Set - UP
		<b>DDO Registration No</b>	MNP 202021A
		<b>DDO Name</b>	District Social Welfare Officer, Satara.
<b>Mobile Number</b>	9730493134	<b>DDO Address</b>	3, Church Road, Satara. 411011.
<b>Email ID</b>	<a href="mailto:abchavan@nsdl.com">abchavan@nsdl.com</a>	<b>PAO Registration No</b>	4240045
<b>IRA Status</b>	Compliant	<b>PAO Name</b>	District Treasury Officer, Satara.
		<b>PAO Address</b>	Shivaji Road, Satara.

Tier I Nominee Name/s	Percentage
Smt. Vijaya Chavan	100%

Summary
The total contribution to your pension account till <b>31 March 2017</b> was <b>Rs. ....</b>
The total value of your contributions as on <b>31 March 2017</b> was <b>Rs. ....</b>
Your contributions have earned a return of Rs.....till 31 March 2017

Current Scheme Preference		
Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME- STATE GOVT	33%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	33%
Scheme 3	LIC PENSION FUND SCHEME- STATE GOVT	34%

Investment Details Summary				
Total Contribution (Rs. )	No. of Contribution	Total Withdrawal (Rs. )	Current Valuation (Rs. )	Notional Gain / Loss (Rs. )
.....	.....	Nil	.....	.....



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			13			---
			31/03/2017			
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME-STATE GOVT			13			
			31/03/2017			
LIC PENSION FUND SCHEME-STATE GOVT			14			
			31/03/2017			
Total						

Changes made during the selected period		
Date	Tier Type	Transaction Type
Nil	Nil	No Change

### Rate of NAV

Sr. No.	Name	6 April to 6 July. NAV	6 August to 6 November. NAV	6 December to 6 March NAV
1.	SBI	10	11	12
2.	UTI	10	11	12
3.	LIC	10	12	13

**Contribution of Employee & employer is Rs. 1000/ each per month from  
March 2016 to March 2017.**

<b>Contribution/ Redemption Details</b>					
<b>Date</b>	<b>Particulars</b>	<b>Uploaded By</b>	<b>Contribution</b>		
			<b>Employee Contribution (Rs.)</b>	<b>Employer's Contribution (Rs.)</b>	<b>Total (Rs.)</b>
1 April 2016	Opening Balance				<b>1,58,200</b>
6 April 2016	For March 2016	District Treasury Officer, Satara.			
6 May 2016	For April 2016	District Treasury Officer, Satara.			
6 June 2016	For May 2016	District Treasury Officer, Satara.			
6 July 2016	For June 2016	District Treasury Officer, Satara.			
6 Aug 2016	For July 2016	District Treasury Officer, Satara.			
6 Sep 2016	For August 2016	District Treasury Officer, Satara.			
6 Oct 2016	For September 2016	District Treasury Officer, Satara.			
6 Nov 2016	For October 2016	District Treasury Officer, Satara.			
6 Dec 2016	For November 2016	District Treasury Officer, Satara.			
6 Jan 2017	For December 2016	District Treasury Officer, Satara.			
6 Feb 2017	For January 2017	District Treasury Officer, Satara.			
6 March 2017	For February 2017	District Treasury Officer, Satara.			
	<b>Closing Balance</b>				

## 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.)	
1 April 2016	Opening Balance	<b>51,200</b>	<b>5120</b>	<b>52,000</b>	<b>5200</b>	<b>55,000</b>	<b>5500</b>
6 April 2016	March 2016 Contribution	660		660		680	
		10		10		10	
6 May 2016	April 2016 Contribution	660		660		680	
		10		10		10	
6 June 2016	May 2016 Contribution	660		660		680	
		10		10		10	
6 July 2016	June 2016 Contribution	660		660		680	
		10		10		10	
6 Aug 2016	July 2016 Contribution	660		660		680	
		11		11		12	
6 Sep 2016	August 2016 Contribution	660		660		680	
		11		11		12	
6 Oct 2016	September 2016 Contribution	660		660		680	
		11		11		12	
6 Nov 2016	October 2016 Contribution	660		660		680	
		11		11		12	
6 Dec 2016	November 2016 Contribution	660		660		680	
		12		12		13	
6 Jan 2017	December 2016 Contribution	660		660		680	
		12		12		13	
6 Feb 2017	January 2017 Contribution	660		660		680	
		12		12		13	
6 March 2017	February 2017 Contribution	660		660		680	
		12		12.		13	
	<b>Closing Balance</b>	<b>59,120</b>		<b>59,920</b>		<b>63,160</b>	