



Subscriber Details

PRAN : 110022740041	Statement Date : Sep 21, 2016 12:36 PM
Name : SHRI HARI KESHAR PRADHAN	From : April 01, 2015
Address : VILLAGE POKHARA POST POKHARA SIDHI MADHYA PRADESH - 486661 INDIA	To : March 31, 2016
IRA Status : IRA compliant	Tier-1 Status : Active
Mobile Number : 9753015436	Tier-2 Status : Not Activated
Email ID : FGMADA@GMAIL.COM	Scheme Choice : DEFAULT SCHEME SET-UP
	PAO Reg No : 4010882
	PAO Name : District Treasury Office, Singrauli
	DDO Reg No : SGV010242B
	DDO Name : DFO, Singrauli
	Generation Date : November 17, 2012

The total contribution to your pension account till March 31, 2016 was Rs. 211146.00.

The total value of your contributions as on March 31, 2016 was Rs. 267468.28

Your contributions have earned a return of Rs. 56322.28 till March 31, 2016 .

The details of your transactions are as under

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 Details

Account Status as of March 31, 2016

Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)
211146.00	77	0.0000	267468.28	56322.28

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	71633.48	4871.8434	18.6979	91093.24	19459.76	10.38%
			31-Mar-16			
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- STATE GOVT	68808.11	4629.0162	18.7273	86688.97	17880.86	
			31-Mar-16			
LIC PENSION FUND SCHEME - STATE GOVT	70704.41	4741.2813	18.9160	89686.07	18981.66	
			31-Mar-16			
Total	211146.00			267468.28	56322.28	

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-15	Opening balance				158366.00
05-May-15	For March, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	1940.00	1940.00	3880.00
18-May-15	For February, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	1940.00	1940.00	3880.00
29-May-15	For April, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	1940.00	1940.00	3880.00
15-Jun-15	For January, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	1940.00	1940.00	3880.00
19-Jun-15	For May, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	1996.00	1996.00	3992.00
07-Aug-15	For June, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	1996.00	1996.00	3992.00
10-Aug-15	For July, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2058.00	2058.00	4116.00

14-Sep-15	For August, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2058.00	2058.00	4116.00
14-Oct-15	For September, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2058.00	2058.00	4116.00
18-Nov-15	For October, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2116.00	2116.00	4232.00
21-Dec-15	For November, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2116.00	2116.00	4232.00
20-Jan-16	For December, 2015	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2116.00	2116.00	4232.00
04-Mar-16	For January, 2016	Directorate of Pension, Provident Fund and Insurance, Madhya Pradesh (3100042),	2116.00	2116.00	4232.00
31-Mar-16	Closing Balance				2,11,146.00

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-15	Opening Balance		3877.6386		3664.8034		3763.2977
05-May-15	By Contribution for March,2015	1280.40	73.0155	1319.20	74.7900	1280.40	71.6275
		17.5360		17.6387		17.8758	
18-May-15	By Contribution for February,2015	1280.40	73.3169	1319.20	75.0744	1280.40	71.8978
		17.4639		17.5719		17.8086	
29-May-15	By Contribution for April,2015	1280.40	72.7305	1319.20	74.5517	1280.40	71.4086
		17.6047		17.6951		17.9306	
15-Jun-15	By Contribution for January,2015	1280.40	73.7927	1319.20	75.6708	1280.40	72.4462
		17.3513		17.4334		17.6738	
19-Jun-15	By Contribution for May,2015	1317.36	75.0512	1357.28	76.9415	1317.36	73.6642
		17.5528		17.6404		17.8833	
07-Aug-15	By Contribution for June,2015	1357.28	76.1994	1277.44	71.2729	1357.28	74.7874
		17.8122		17.9232		18.1485	
10-Aug-15	By Contribution for July,2015	1399.44	78.5042	1317.12	73.4577	1399.44	77.0671
		17.8263		17.9303		18.1587	
14-Sep-15	By Contribution for August,2015	1399.44	78.2728	1317.12	73.4172	1399.44	77.1287
		17.8790		17.9402		18.1442	
14-Oct-15	By Contribution for September,2015	1399.44	76.6673	1317.12	71.9073	1399.44	75.5009
		18.2534		18.3169		18.5354	
18-Nov-15	By Contribution for October,2015	1438.88	78.9842	1354.24	74.1663	1438.88	77.8559
		18.2173		18.2595		18.4813	
21-Dec-15	By Contribution for November,2015	1438.88	79.1480	1354.24	74.2285	1438.88	78.0401
		18.1796		18.2442		18.4377	
20-Jan-16	By Contribution for December,2015	1438.88	79.4741	1354.24	74.5796	1438.88	78.4836
		18.1050		18.1583		18.3335	
04-Mar-16	By Contribution for January,2016	1438.88	79.0480	1354.24	74.1549	1438.88	78.0756
		18.2026		18.2623		18.4293	
31-Mar-16	Closing Balance	71633.48	4871.8434	68808.11	4629.0162	70704.41	4741.2813

Note:

- 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.

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 DTA/DTOs) is 34:32:34 for the three PFMs - SBI, UTI and LIC.
14. 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.
15. 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.
16. On May 15, 2013, Government has revised the allocation ratio of funds (Contribution remitted by the DTA/DTOs) from 35:31:34 to 33:34:33 for the three PFMs - SBI, UTI and LIC respectively.
17. On May 01, 2012, Government has revised the allocation ratio of funds (contribution remitted by the DTA/DTOs) from 31:35.5:33.5 to 35:31:34 for the three PFMs - SBI, UTI and LIC respectively.
18. 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).
19. In case of any other queries, you may contact CRA toll free helpline 1800 222 080.
20. ** 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).
- 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.
21. 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.