Know your NPS transaction Statement

Block 1

Subscriber Details

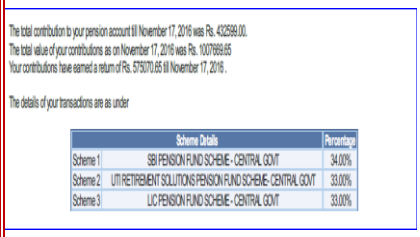
PRAN	: 110032461938	Statement Date	: Nov 17, 2016 06:01 PM
Name	: SHRI RAMGARATHAN SHASLIBRAMNNA SHARMA		
Address	: 17 DDA SFS FLATS HARMONY APARTMENTS SECTOR 4 DWARKA NEW DELHI DELHI - 110075 INDIA	From	: April 01, 2016
		To	: November 17, 2016
Tier-1 Status	: Active	Generation Date	: August 01, 2012
Tier-2 Status	: Not Activated		
IRA Status	: IRA-compliant	Scheme Choice	: DEFAULT SCHEME SET-UP
Mobile Number	: 1234567899	PAO Reg No	: 2005161
Email ID	: --	PAO Name	: PAO, Ministry of Minority Affairs, New Delhi
		DDO Reg No	: CG/M001959G
		DDO Name	: Drawing and Disbursing Office
		PAO Address	: 11Th Floor, R No 1123, Wing-4B Paryavaran Bhawan New Delhi 110003
		DDO Address	: NA NA NA NA 888888
Nominee Name	: RAJLINI KRISHNARAJ VIMALA SHARMA	Percentage	50% 50%

Sample

Subscriber Details

In this section, you will find your personal details, contact details, nominee details as well as your nodal office details. In addition to this, this section will also have the status of your account and period of Statement generated.

Block 2



The total contribution to your pension account till November 17, 2016 was Rs. 432598.00.
The total value of your contributions as on November 17, 2016 was Rs. 1007669.65
Your contributions have earned a return of Rs. 575070.65 till November 17, 2016 .

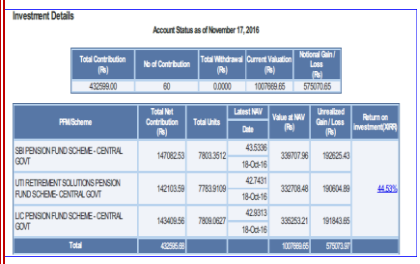
The details of your transactions are as under

Scheme Details		Percentage
Scheme 1	SBI PENSION FUND SCHEME - CENTRAL GOVT	34.00%
Scheme 2	UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT	33.00%
Scheme 3	LIC PENSION FUND SCHEME - CENTRAL GOVT	33.00%

Summary of Investment

In this section, you will find information of total pension amount, contribution made and return generated (amount) during the period. You will also find the scheme details with percentage of allocation in each PFMs.

Block 3



Investment Details

Account Status as of November 17, 2016

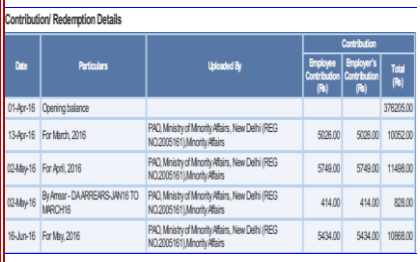
Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)
432599.00	60	0.0000	1007669.65	575070.65

PRN/Scheme	Total Net Contribution (Rs)	Total Units	Latest NAV Date	Latest NAV	Value at NAV (Rs)	Unrealized Gain / Loss (Rs)	Return on investment(XIRR)
SBI PENSION FUND SCHEME - CENTRAL GOVT	147082.53	7803.3512	18-Oct-16	43.5336	339707.96	192625.43	44.53%
UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT	142103.59	7783.9109	18-Oct-16	42.7431	332708.48	190604.89	
LIC PENSION FUND SCHEME - CENTRAL GOVT	143408.56	7809.0627	18-Oct-16	42.9313	335253.21	191843.65	
Total	432594.68				1007669.65	575073.97	

Investment Details

In this section, you will find the details of PFM wise contribution, total unit credit, latest NAV and most importantly, returns on your investment (XIRR) during the period.

Block 4



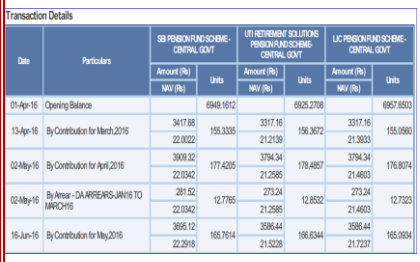
Contribution/ Redemption Details

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (Rs)	Employer's Contribution (Rs)	Total (Rs)
01-Apr-16	Opening balance				376205.00
13-Apr-16	For March, 2016	PAO, Ministry of Minority Affairs, New Delhi (REG NO.2005161),Minority Affairs	5026.00	5026.00	10052.00
02-May-16	For April, 2016	PAO, Ministry of Minority Affairs, New Delhi (REG NO.2005161),Minority Affairs	5749.00	5749.00	11498.00
02-May-16	By Arrear - DA ARREARS-JAN16 TO MARCH16	PAO, Ministry of Minority Affairs, New Delhi (REG NO.2005161),Minority Affairs	414.00	414.00	828.00
16-Jun-16	For May, 2016	PAO, Ministry of Minority Affairs, New Delhi (REG NO.2005161),Minority Affairs	5434.00	5434.00	10868.00

Contribution/Redemption Details

In this section, you will find details of fund uploaded by your office with type of transaction made (ie. Regular, Arrears etc). You can also find the bifurcation of your and Employers contribution.

Block 5



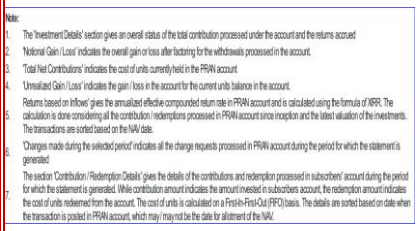
Transaction Details

Date	Particulars	SBI PENSION FUND SCHEME - CENTRAL GOVT		UTI RETIREMENT SOLUTIONS PENSION FUND SCHEME- CENTRAL GOVT		LIC PENSION FUND SCHEME - CENTRAL GOVT	
		Amount (Rs) / NAV (Rs)	Units	Amount (Rs) / NAV (Rs)	Units	Amount (Rs) / NAV (Rs)	Units
01-Apr-16	Opening Balance		6949.1612		6925.2706		6957.6503
13-Apr-16	By Contribution for March,2016	3417.68 / 22.0022	155.3335	3317.16 / 21.2139	156.3672	3317.16 / 21.3933	155.0560
02-May-16	By Contribution for April,2016	3909.32 / 22.0342	177.4205	3794.34 / 21.2585	178.4857	3794.34 / 21.4603	176.8074
02-May-16	By Arrear - DA ARREARS-JAN16 TO MARCH16	281.52 / 22.0342	12.7765	273.24 / 21.2585	12.8532	273.24 / 21.4603	12.7323
16-Jun-16	By Contribution for May,2016	3695.12 / 22.2918	165.7614	3586.44 / 21.5228	166.6344	3586.44 / 21.7237	165.0934

Transaction Details

In this section, you will find PFM wise details of contribution amount, NAV and units allocated. Particulars of transaction with date are also available in this section.

Block 6



Note:

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.
5. 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
7. 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.

Notes

The terms used in Transaction Statement are explained in detail in this section. This will help you to understand your NPS Transaction Statement better.