



NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2024 to February 25, 2024

Statement Generation Date : February 25, 2024

PRAN	110173987654	Registration Date	16-Nov-24
Subscriber Name	SHRI JAYANT KUMAR PARPE	Tier I Status	Active
Address	RC-1152, PRAGATI VIHAR KHORA COLONY UTTAR PRADESH - 201001 INDIA	Tier II Status	Not Activated
		Scheme Choice	MODERATE AUTO CHOICE
		POP-SP Registration No	6051953
		POP-SP Name	STATE BANK OF INDIA
Mobile Number	+919999926501	POP-SP Address	Pragati Vihar Khora Colony, Uttar Pradesh - 201001
Email ID	jayantparpe@yahoo.com	POP Registration No	5000214
IRA Status	IRA compliant	POP Name	State Bank of India
		POP Address	Cross Selling Dept. SBI, Corporate Centre, Floor-10 Air India Bldg, Nariman Point, Mumbai, 400021
Tier I Nominee Name/s			Percentage
JAYANT KUMAR PARPE			100%

Summary
The total contribution to your pension account till February 25, 2024 was Rs. 45500.00.
The total value of your contributions as on February 25, 2025 was Rs. 45444.04.
Your contributions have earned a return of Rs.-55.96 till February 25, 2025.

Current Scheme Preference		
Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME E - TIER I	50.00%
Scheme 2	SBI PENSION FUND SCHEME C - TIER I	30.00%
Scheme 3	SBI PENSION FUND SCHEME G - TIER I	20.00%

Investment Details Summary							
Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)	FY XIRR	Return of Investment(XIRR)	Withdrawal/ deduction in units towards intermediary charges (Rs.)
45500.00	2	0.0000	45444.04	(55.96)	FY XIRR	-19.71%	60.96

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 E - TIER I	22719.90	880.7470	25.7936	22717.63	(2.27)
			24-Feb-2025		
SBI PENSION FUND SCHEME C - TIER I	13631.95	460.7412	29.5930	13634.71	2.76
			24-Feb-2025		
SBI PENSION FUND SCHEME G - TIER I	9087.95	322.6516	28.1781	9091.70	3.75
			24-Feb-2025		
Total	45439.80			45444.04	4.24

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-2024	Opening balance				0.00
18-Nov-2024	By Contribution	State Bank of India	500.00	0.00	500.00
24-Feb-2025	By Contribution	State Bank of India	45000.00	0.00	45000.00
25-Feb-2024	Closing Balance at NSDL CRA				45,500.00

Transaction Details								
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (Rs.)	SBI PENSION FUND SCHEME E - TIER I		SBI PENSION FUND SCHEME C - TIER I		SBI PENSION FUND SCHEME G - TIER I	
			Amount (Rs)	Units	Amount (Rs)	Units	Amount (Rs)	Units
			NAV (Rs)		NAV (Rs)		NAV (Rs)	
01-Apr-2022	Opening Balance			0.0000		0.0000		0.0000
18-Nov-2024	By Contribution		250.00	9.5926	150.00	5.1753	100.00	3.7007
			26.0617		28.9835		27.0218	
04-Jan-2025	Billing for Q3, 2024-2025	(60.96)	(30.78)	(1.1550)	(17.96)	(0.6230)	(12.22)	(0.4460)
			26.6481		28.8242		27.3943	
24-Feb-2025	By Contribution		22500.00	872.3094	13500.00	456.1889	9000.00	319.3969
			25.7936		29.5930		28.1781	
25-Feb-2023	Closing Balance at NSDL CRA		22719.90	880.7470	13631.95	460.7412	9087.95	322.6516

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.
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.
8.	'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.
9.	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.
10.	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.	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.
14.	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.

Retired life ka sahara, NPS hamara