



National Pension System (NPS)

Welcome Subscriber-400000297468

28-Dec-2021

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NPS TRANSACTION STATEMENT
 April 01, 2021 to December 28, 2021

Statement Generation Date
 :December 28, 2021 05:47 PM

NPS Transaction Statement for Tier I Account

PRAN	400000297468	Registration Date	23-Dec-21
Subscriber Name	Shri Ponguru Naveen	Tier I Status	Active
Address	1-177	Tier II Status	Not Activated
	KOVURU	Tier II Tax Saver Status	Not Activated
	GANGAVARAM	POP-SP Registration No	6036332
	WEST STREET	POP-SP Name	Kotak Mahindra Bank Ltd, Malleshwaram - Bangalore
	NELLORE	POP-SP Address	80/1, Ground Floor, 18Th Cross, West Park Rd Malleshwaram, Bangalore, 560055
	ANDHRA PRADESH - 524137	POP Registration No	5000041
	INDIA	POP Name	Kotak Mahindra Bank Limited
Mobile Number	9491278437	POP Address	5th Floor,Vinay Bhavya Complx, 159A CST Road Kalina Santacruz East, Mumbai, 400098
Email ID	ponguru.naveen@gmail.com		
IRA Status	IRA compliant		

Tier I Nominee Name/s	Percentage
Sreenivasulu Ponguru	100%

Current Scheme Preference

Scheme Choice - MODERATE AUTO CHOICE

Investment Option	Scheme Details	Percentage
Scheme 1	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME E - TIER I	50.00%
Scheme 2	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME C - TIER I	30.00%
Scheme 3	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME G - TIER I	20.00%

Investment Summary

Value of your Holdings (Investments) as on December 28, 2021 (in ₹) (A)	No of Contributions	Total Contribution in your account as on December 28, 2021 (in ₹) (B)	Total Withdrawal as on December 28, 2021 (in ₹) (C)	Total Notional Gain/Loss as on December 28, 2021 (in ₹) D=(A-B)+C	<u>Return on Investment (XIRR)</u>	17.28%
₹ 1,11,767.67	14	₹ 96,950.40	₹ 0.00	₹ 14,817.27	<u>Returns for the Financial Year</u>	14.74%

Investment Details - Scheme Wise Summary

Particulars	References	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME E - TIER I	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME C - TIER I	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME G - TIER I
Scheme wise Value of your Holdings (Investments) (in ₹)	E=U*N	57,160.66	32,851.92	21,755.09
Total Units	U	1,688.3717	1,451.1274	989.6913
NAV as on 27-Dec-2021	N	33.8555	22.6389	21.9817

Changes made during the selected period

Date	Tier Type	Transaction Type
25-Dec-2021	Tier-1	Change in Non-Core Details

Contribution/Redemption Details during the selected period

Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (₹)	Employer's Contribution (₹)	Total (₹)
No change affected in this period					

Transaction Details							
Date	Particulars	HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME E - TIER I		HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME C - TIER I		HDFC PENSION MANAGEMENT COMPANY LIMITED SCHEME G - TIER I	
		Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
		NAV (₹)		NAV (₹)		NAV (₹)	
01-Apr-2021	Opening balance		0.0000		0.0000		0.0000
24-Dec-2021	Units Credited on Account of Migration from Karvy	56,913.65	1,688.3717	32,830.45	1,451.1274	21,752.82	989.6913
		33.7092		22.6241		21.9794	
28-Dec-2021	Closing Balance		1,688.3717		1,451.1274		989.6913

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. 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.
4. 'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated.
5. 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.
6. '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.
7. 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.
8. "Cost of Withdrawal", "Cost of GPF Withdrawal" and "Cost of One Way Switch", is the cost of units for the particular transaction and 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. Further, 'Total Withdrawal' in the Investment Summary section includes actual redemption value of Withdrawal and One Way Switch transactions.
9. The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
10. 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. .
11. 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
 - 20% 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. This is applicable only for Tier-I account.
12. [Click here](#) to view details related to various charges applicable under NPS.
13. Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.
14. This is computer generated statement and does not require any signature/stamp.

Retired life ka sahara, NPS hamara