



NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2019 to December 30, 2019

Statement Generation Date : December 30, 2019

PRAN	110097968403	Registration Date	29-Nov-16
Subscriber Name	SMT VIDYAP	Tier I Status	Active
Address	PREMNIVAS	Tier II Status	Not Activated
	NORTH PARAVOOR	Scheme Choice	ACTIVE CHOICE
	CANAL ROAD	POP-SP Registration No	6384313
	OPP SANTHI HOSPITAL	POP-SP Name	Tamilnad Mercantile Bank Ltd, Cee Cee Tower, Rice Bazaar, Thirussur
	ERNAKULAMD	POP-SP Address	XXII/1007 A, Cee Cee Tower, Rice Bazaar Chavakkad, Thirussur, 680506
	KERALA - 683513	POP Registration No	5000590
	INDIA	POP Name	Tamilnad Mercantile Bank Ltd
Mobile Number	+919020420671	POP Address	57, V E Road null, Thoothukudi, 628002
Email ID	VIDYAPAMTHIRAN@YAHOO.COM		
IRA Status	IRA compliant		
		Tier I Nominee Name/s	Percentage
		PRAMEELA PAMTHIRAN	100%

Summary
The total contribution to your pension account till December 30, 2019 was Rs. 100562.14.
The total value of your contributions as on December 30, 2019 was Rs. 111063.92.
Your contributions have earned a return of Rs.10501.78 till December 30, 2019.

Current Scheme Preference		
Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUND SCHEME G - TIER I	100.00%

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.)
100562.14	2	0.0000	111063.92	10501.78	<div>FY XIRR</div>	<a href="#">6.39%</a>	8.40

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 G - TIER I	100291.98	4063.0816	27.3349	111063.92	10771.94
			27-Dec-2019		
Total	100291.98			111063.92	10771.94

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-2019	Opening balance				49,712.00
24-Dec-2019	By Contribution	Tamilnad Mercantile Bank Ltd (5000590),	50850.14	0.00	50850.14
30-Dec-2019	Closing Balance at NSDL CRA				1,00,562.14

Transaction Details				
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (Rs.)	SBI PENSION FUND SCHEME G - TIER I	
			Amount (Rs)	Units
			NAV (Rs)	
01-Apr-2019	Opening Balance			2197.6869
06-Apr-2019	Billing for Q4, 2018-2019	(2.80)	(2.80)	(0.1135)
			24.6613	
06-Jul-2019	Billing for Q1, 2019-2020	(2.80)	(2.80)	(0.1055)
			26.5348	
05-Oct-2019	Billing for Q2, 2019-2020	(2.80)	(2.80)	(0.1041)
			26.8778	
24-Dec-2019	By Contribution		50850.14	1865.7178
			27.2550	
30-Dec-2019	Closing Balance at NSDL CRA		100291.98	4063.0816

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.  
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.

5.

'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated

6.

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.

7.

'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.

8.

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.

9.

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.

10.

The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.

11.

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.

12.

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.

13.

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.

14.

Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.

Retired life ka sahara, NPS hamara