

Transaction Statement-Tier I

Transaction Statement for the Period of Mar 30, 2020 to Apr 25, 2021

Subscriber Details

ANKIT SUHANE
6/10 MIG STREET,
DAMOHNAKA,
JABALPUR,
NO. 16 SHANTINAGAR,
JABALPUR-482001
Madhya Pradesh, India
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PRAN 400040248445
Statement Date Apr 25, 2021
PRAN Generated Date Mar 30,2020
IRA Status IRA Compliant
POP Registration No 1625920
POP Name BANAYANTREE SERVICES LIMITED
POP SP Registration No 1625938
POP SP Name BANAYANTREE SERVICES LIMITED
Tier I Status Active
Investment Option Auto Choice
Life Cycle LC-75:Aggressive Life Cycle

Compliance Details	PAN	Aadhaar Seeding	FATCA
Complied Status	Y	N	Y

Nominee Details

Nominee Name	Percentage
Ashok Kumar Suhane	35%
Shikha Suhane	65%

Status as of Apr 25, 2021

Total Contribution (₹)	85000
Total Value (₹)	112834.82
Return Earned (₹)	27834.82

Scheme Details

Percentage

Scheme 1	SBI Pension Fund Scheme E - Tier I	71%
Scheme 2	SBI Pension Fund Scheme C - Tier I	11%
Scheme 3	SBI Pension Fund Scheme G - Tier I	18%

Investment Details

Account Status as of Apr 25, 2021

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
85000.00	8	0.00	112834.82	27834.82	146.11

PFM/Scheme Name	Total Net Contribution (₹)	Total Units	Latest NAV	Value at NAV	Unrealized Gain/Loss	Return on Investment XIRR
			Date	(₹)	(₹)	
SBI Pension Fund Scheme E - Tier I	58924.09	2717.0887	31.1365	84600.63	25676.54	44.81%
			23-Apr-21			
SBI Pension Fund Scheme C - Tier I	10171.2	330.2026	33.0059	10898.63	727.43	
			23-Apr-21			
SBI Pension Fund Scheme G - Tier I	16529.94	564.1564	30.7283	17335.56	805.62	
			23-Apr-21			
Total	85625.23			112834.82	27209.59	

Changes made during selected period

Date	Tier Type	Transaction Type
-	-	-

Contribution / Redemption Details

Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
03-Apr-20	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	50000.00	50000.00
05-Oct-20	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
05-Nov-20	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
04-Dec-20	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
05-Jan-21	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
04-Feb-21	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
04-Mar-21	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
07-Apr-21	Voluntary Contribution	BANAYANTREE SERVICES LIMITED	0.00	5000.00	5000.00
Total					85000.00

Transaction Details								
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (₹)	SBI Pension Fund Scheme E - Tier I		SBI Pension Fund Scheme C - Tier I		SBI Pension Fund Scheme G - Tier I	
			Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV		NAV		NAV	
	Opening Balance			0		0		0
03-Apr-20	Voluntary Contribution	-	37500.00	2067.1863	5000.00	168.3671	7500.00	265.8556
			18.1406		29.6970		28.2108	
03-Apr-20	Billing for Q4, 2019-2020	(46.44)	(34.83)	(1.9200)	(4.64)	(0.1562)	(6.97)	(0.2470)
			18.1406		29.6970		28.2108	
04-Jun-20	On account of Rebalancing of Assets	-	(4089.48)	(184.3997)				
			22.1773					
09-Jun-20	On account of Rebalancing of Assets	-			1335.91	43.6776	2753.57	93.0253
					30.5857		29.6002	
03-Jul-20	Billing for Q1, 2020-2021	(24.92)	(17.69)	(0.7583)	(2.74)	(0.0877)	(4.49)	(0.1503)
			23.3263		31.2387		29.8733	
05-Oct-20	Voluntary Contribution	-	3550.00	141.0874	550.00	17.3606	900.00	30.0234
			25.1617		31.6808		29.9766	
09-Oct-20	Billing for Q2, 2020-2021	(16.99)	(12.06)	(0.4644)	(1.86)	(0.0582)	(3.07)	(0.1017)
			25.9661		31.9480		30.1828	
05-Nov-20	Voluntary Contribution	-	3550.00	133.4942	550.00	17.0288	900.00	29.4736
			26.5929		32.2981		30.5358	
04-Dec-20	Voluntary Contribution	-	3550.00	122.4298	550.00	16.8995	900.00	29.1865
			28.9962		32.5452		30.8361	
01-Jan-21	Billing for Q3, 2020-2021	(28.88)	(20.50)	(0.6703)	(3.17)	(0.0968)	(5.21)	(0.1682)
			30.5797		32.7427		30.9700	
05-Jan-21	Voluntary Contribution	-	3550.00	114.6055	550.00	16.7621	900.00	28.9736
			30.9758		32.8120		31.0627	
04-Feb-21	Voluntary Contribution	-	3550.00	108.8806	550.00	16.9194	900.00	29.3896
			32.6045		32.5069		30.6230	
04-Mar-21	Voluntary Contribution	-	3550.00	108.0058	550.00	16.9709	900.00	29.7980
			32.8686		32.4084		30.2033	
31-Mar-21	Billing for Q4, 2020-2021	(28.88)	(20.50)	(0.6407)	(3.17)	(0.0966)	(5.21)	(0.1704)
			31.9959		32.7821		30.5604	
07-Apr-21	Voluntary Contribution	-	3550.00	110.2525	550.00	16.7121	900.00	29.2684
			32.1988		32.9101		30.7498	
Closing Units				2717.0887		330.2026		564.1564

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.
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' 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.
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.
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. The variations, if any, in Total Contribution in 'Investment details' and 'Contribution/Redemption details' tables in your statement is due to the transactions like Billing, Rebalancing and Scheme Change is being displayed due Subscribers where there is such difference