

Transaction Statement-Tier I

Transaction Statement for the Period of Apr 01, 2020 to Jul 02, 2021

Subscriber Details

ARPAN DAS
VILL AMRULIA AMRULIA,
JHARGRAM,
,
,
WEST MIDNAPORE-721514
West Bengal ,India
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Email ID :arpandas.a3@gmail.com

PRAN	400060393063
Statement Date	Jul 03, 2021
PRAN Generated Date	Apr 12,2021
IRA Status	IRA Compliant
POP Registration No	1625409
POP Name	PAYTM MONEY LIMITED
POP SP Registration No	1625516
POP SP Name	PAYTM MONEY LIMITED
Tier I Status	Active
Investment Option	Auto Choice
Life Cycle	LC-50:Moderate Life Cycle

Compliance Details	PAN	Aadhaar Seeding	FATCA
Complied Status	Y	N	Y

Nominee Details

Nominee Name	Percentage
ANJANA DAS	100%

Status as of Jul 02, 2021

Total Contribution (₹)	11000.00
Total Value (₹)	11253.08
Return Earned (₹)	253.08

Scheme Details

Percentage

Scheme 1	Scheme 2	Scheme 3
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
50.00%	30.00%	20.00%

Investment Details

Account Status as of Jul 02, 2021

Total Contribution (₹)	No of Contributions	Total Withdrawal (₹)	Current Valuation (₹)	Notional Gain/Loss (₹)	Withdrawal/ deduction in units towards intermediary charges (₹)
11000.00	4	0.00	11253.08	253.08	

PFM/Scheme Name	Total Net Contribution (₹)	Total Units	Latest NAV	Value at NAV	Unrealized Gain/Loss	Return on Investment XIRR
			Date	(₹)	(₹)	
HDFC Pension Management Company Limited Scheme E - Tier I	5500.00	183.7139	31.2330	5737.93	237.93	24.11%
			02-Jul-21			
HDFC Pension Management Company Limited Scheme C - Tier I	3300.00	151.5721	21.8776	3316.03	16.03	
			02-Jul-21			
HDFC Pension Management Company Limited Scheme G - Tier I	2200.00	102.9224	21.3668	2199.12	(0.88)	
			02-Jul-21			
Total	11000.00			11253.08	253.08	

Changes made during selected period

Date	Tier Type	Transaction Type
-	-	-

Contribution / Redemption Details

Date	Particulars	Uploaded By	Employer Contribution	Employee Contribution	Total Contribution (₹)
15-Apr-21	Voluntary Contribution	PAYTM MONEY LIMITED	0.00	2000.00	2000.00
04-May-21	Voluntary Contribution	PAYTM MONEY LIMITED	0.00	3000.00	3000.00
03-Jun-21	Voluntary Contribution	PAYTM MONEY LIMITED	0.00	3000.00	3000.00
02-Jul-21	Voluntary Contribution	PAYTM MONEY LIMITED	0.00	3000.00	3000.00
Total					11000.00

Transaction Details								
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges (₹)	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	
	Opening Balance			0		0		0
15-Apr-21	Voluntary Contribution	-	1000.00	35.0198	600.00	27.8019	400.00	18.8071
			28.5552		21.5812		21.2685	
04-May-21	Voluntary Contribution	-	1500.00	52.3003	900.00	41.4987	600.00	28.0472
			28.6805		21.6874		21.3925	
03-Jun-21	Voluntary Contribution	-	1500.00	48.3677	900.00	41.1336	600.00	27.9872
			31.0124		21.8799		21.4383	
02-Jul-21	Voluntary Contribution	-	1500.00	48.0261	900.00	41.1379	600.00	28.0809
			31.2330		21.8776		21.3668	
Closing Units				183.7139		151.5721		102.9224

Note:

- The 'Investment Details' section gives an overall status of the total contribution processed under the account and the returns accrued.
- 'Notional Gain / Loss' indicates the overall gain or loss after factoring for the withdrawals processed in the account.
- 'Total Net Contributions' indicates the cost of units currently held in the PRAN account.
- '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.
- 'Changes made during the selected period' indicates all the change requests processed in PRAN account during the period for which the statement is generated.
- 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.
- '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.
- 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.
- 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.
- The Transaction statement is dynamic. The value and other computations in the Transaction statement depend upon the generation date.
- 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.
- 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