

NPS Transaction Statement for Tier I Account

PRAN	110148820761	Registration Date	20-Nov-23
Subscriber Name	SHRI. S NAVEENSUNDAR	Tier I Status	Active
Address	2/127 KARUMARA PETTAI	Tier II Status	Not Activated
	RADHAPURAM	Tier II Tax Saver Status	Not Activated
	VILLUPURAM	Tier I Virtual Account Status	Activated
	PUDUCHERRY	Tier II Virtual Account Status	Not Aplicable
	PONDICHERRY - 605501	POP-SP Registration No	6816272
	INDIA	POP-SP Name	State Bank Of India, Thirukkanur(16900)
Mobile Number	+919095429257	POP-SP Address	130 Tiruvannamalai Road, - Tirukkanur Pondicherry, Pondicherry, 605501
Email ID	NAVEENSUNDAR1.S@GMAIL.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
		MANJULA	70%
		INDRANI	30%

Current Scheme Preference		
Scheme Choice - MODERATE AUTO CHOICE		
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 Summary							
Value of your Holdings(Investments) as on February 08, 2025 (in ₹)	No of Contributions	Total Contribution in your account as on February 08, 2025 (in ₹)	Total Withdrawal as on February 08, 2025 (in ₹)	Total Notional Gain/Loss as on February 08, 2025 (in ₹)	Withdrawal/ deduction in units towards intermediary charges (in ₹)	Return on Investment (XIRR)	-0.59%
(A)		(B)	(C)	D=(A-B)+C	E		
₹ 48,955.15	13	₹ 49,100.00	₹ 0.00	₹ (144.85)	₹ 122.94		

Investment Details - Scheme Wise Summary				
Particulars	References	SBI PENSION FUND SCHEME E - TIER I	SBI PENSION FUND SCHEME C - TIER I	SBI PENSION FUND SCHEME G - TIER I
Scheme wise Value of your Holdings(Investments) (in ₹)	E=U*N	23,849.01	15,058.78	10,047.36
Total Units	U	452.7844	358.1468	255.2666
NAV as on 07-Feb-2025	N	52.6719	42.0464	39.3603

Changes made during the selected period		
Date	Tier Type	Transaction Type
06-Jun-2024	Tier-1	Change in Nominee Details
04-Jan-2025	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 (₹)
02-Apr-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
03-May-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
03-Jun-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
03-Jul-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
02-Sep-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
03-Oct-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
02-Dec-2024	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
02-Jan-2025	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00
07-Feb-2025	By Voluntary Contributions	eNPS - Online (5000682),	5,000.00	0.00	5,000.00

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 (₹)	
01-Apr-2024	Opening balance			41.9199		31.7670		22.8878
02-Apr-2024	By Voluntary Contributions		2,500.00	48.1363	1,500.00	38.3713	1,000.00	27.4415
			51.9358		39.0917		36.4411	
06-Apr-2024	Billing for Q4, 2023-2024	(29.20)	(14.77)	(0.2839)	(8.64)	(0.2210)	(5.79)	(0.1588)
			52.0205		39.0804		36.4440	
12-Apr-2024	To unit redemption - payment of D-Remit Trail Commission charges to PoP		(17.99)	(0.3459)	(10.43)	(0.2669)	(6.98)	(0.1914)
			52.0205		39.0804		36.4440	
03-May-2024	By Voluntary Contributions		2,500.00	47.6986	1,500.00	38.2713	1,000.00	27.4267
			52.4124		39.1938		36.4607	
03-Jun-2024	By Voluntary Contributions		2,500.00	45.5564	1,500.00	37.9099	1,000.00	26.9318
			54.8770		39.5674		37.1307	
03-Jul-2024	By Voluntary Contributions		2,500.00	43.9432	1,500.00	37.6826	1,000.00	26.7209
			56.8916		39.8061		37.4238	
06-Jul-2024	Billing for Q1, 2024-2025	(33.63)	(17.31)	(0.3025)	(9.76)	(0.2449)	(6.56)	(0.1753)
			57.2189		39.8433		37.4197	
12-Jul-2024	To unit redemption - payment of D-Remit Trail Commission charges to PoP		(27.34)	(0.4779)	(15.41)	(0.3868)	(10.34)	(0.2764)
			57.2189		39.8433		37.4197	
02-Sep-2024	By Voluntary Contributions		2,500.00	42.5883	1,500.00	37.0604	1,000.00	26.2110
			58.7015		40.4744		38.1519	
03-Oct-2024	By Voluntary Contributions		2,500.00	42.9806	1,500.00	36.6032	1,000.00	25.8117
			58.1657		40.9800		38.7420	
05-Oct-2024	Billing for Q2, 2024-2025	(30.91)	(15.62)	(0.2710)	(9.14)	(0.2231)	(6.15)	(0.1594)
			57.6245		40.9509		38.5778	
11-Oct-2024	To unit redemption - payment of D-Remit Trail Commission charges to PoP		(17.88)	(0.3103)	(10.48)	(0.2559)	(7.04)	(0.1824)
			57.6245		40.9509		38.5778	
02-Dec-2024	By Voluntary Contributions		2,500.00	44.3503	1,500.00	36.0918	1,000.00	25.6510
			56.3693		41.5606		38.9848	
01-Jan-2025	On account of Rebalancing of Assets as per Regulatory Requirement		345.87	6.2042	(214.20)	(5.1283)	(131.67)	(3.3757)
			55.7473		41.7697		39.0077	
02-Jan-2025	By Voluntary Contributions		2,500.00	44.5074	1,500.00	35.9105	1,000.00	25.6318
			56.1704		41.7704		39.0139	
11-Jan-2025	Billing for Q3, 2024-2025	(29.20)	(14.64)	(0.2626)	(8.73)	(0.2089)	(5.83)	(0.1493)
			55.7473		41.7804		39.0264	
17-Jan-2025	To unit redemption - payment of D-Remit Trail Commission charges to PoP		(17.30)	(0.3103)	(10.87)	(0.2602)	(7.23)	(0.1852)
			55.7473		41.7804		39.0264	
07-Feb-2025	By Voluntary Contributions		2,500.00	47.4636	1,500.00	35.6748	1,000.00	25.4063
			52.6719		42.0464		39.3603	
08-Feb-2025	Closing Balance			452.7844		358.1468		255.2666

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) <ul style="list-style-type: none"> - 10% of salary (Basic + DA) - if you are salaried employee - 20% of your gross income - if you are self-employed <p>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.</p> <p>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:</p> <p>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</p> <p>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.</p>
12.	Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X 768.
13.	This is computer generated statement and does not require any signature/stamp.
14.	Kindly refer Table 1 for various charges applicable under NPS:

Table 1					
Intermediary	Charge head	Service Charges* (excluding taxes)			Mode of Deduction
		Private / Govt.			
CRA	FRA Opening charges	CRA charges for account opening if the subscriber opts for Physical FRAN card	CRA charges for account opening if the subscriber opts for eFRAN card (in Rs.)		Through Unit Deduction
		(in Rs.)	Welcome kit sent in physical	Welcome kit sent vide email only	
		Rs. 40 (also applicable to reissue of FRAN card)	Rs. 35	Rs. 18	
	Annual FRA Maintenance cost per account	Rs. 69			Through Unit Deduction
	Charge per transaction	Rs. 3.75			Through Unit Deduction
POP	-	Private		Govt.	-
	Initial subscriber registration and contribution upload	Min Rs. 200 and Max Rs. 400 (Negotiable within slab only)		NA	Collected by POP
	Any subsequent transactions	0.50% of contribution Min. Rs. 30 Max. Rs. 25,000 Non-Financial Rs. 30 (Negotiable within slab only)		NA	Collected by POP
	Persistence > 6 months	Rs. 50 per annum for annual contribution Rs. 1,000 to Rs. 2,999 Rs. 75 per annum for annual contribution Rs. 3,000 to Rs. 6,000 Rs. 100 per annum for annual contribution above Rs. 6,000		NA	Through Unit Deduction
	Contribution through eNPS	0.20% of contribution, Min. Rs.15 Max. Rs. 10,000		NA	Upfront deduction from contribution amount
	Processing of Exit / Withdrawal	@0.125% of Corpus with Min. Rs. 125 and Max. Rs. 500		NA	Collected by POP
Custodian	Asset Servicing charges	0.0032% p.a for Electronic segment & Physical segment			Through AUM
PF charges	Investment Management Fee [#]	Slabs of AUM managed by the Pension Fund		Maximum Investment Management Fee (IMF)	Through AUM
		Upto 10,000 Cr.		0.09% ^{\$}	
		10,001 - 50,000 Cr.		0.06%	
		50,001 - 1,50,000 Cr.		0.05%	
		Above 1,50,000 Cr.		0.03%	
NPS Trust	Reimbursement of Expenses	0.005% p.a			Through AUM

* In case of Government employees, CRA charges for Tier I account are being paid by the respective Government except for voluntary contribution, partial withdrawal and scheme preference change.

It includes brokerage fee up to 3 basis points.

\$ UTI Retirement Solutions Ltd charges a fee of 0.07% under this slab.

The IMF to be charge by the Pension Fund on the slab structure would be on the aggregate AUM of the Pension Fund under all schemes managed by Pension Funds.