

NPS Transaction Statement for Tier I Account

PRAN	110106669452	Registration Date	28-Dec-21
Subscriber Name	MRS PABBARAJU PUJITHA	Tier I Status	Active
Address	AMARAVATHI ROAD,11212A,GORANTL	Tier II Status	Not Activated
	GORANTLA,BESIDE BHARATHI SOAP	Tier II Tax Saver Status	Not Activated
	GUNTUR	Tier I Virtual Account Status	Activated
	GUNTUR	Tier II Virtual Account Status	Not Aplicable
	ANDHRA PRADESH - 522034	POP-SP Registration No	6379704
Mobile Number	+918185932774	POP-SP Name	ICICI Bank Limited, Suryarao Pet - Kakinada
Email ID	PUJITHA.PABBARAJU@GMAIL.COM	POP-SP Address	D.No 12323,, Suryarao Pet Kakinada, 533001
IRA Status	IRA compliant	POP Registration No	5000155
		POP Name	ICICI Bank Limited
		POP Address	ICICI Towers Bandra Kurla, South Tower 3 Floor Bandra East, Mumbai, 400051
		Tier I Nominee Name/s	Percentage
		JONNALAGADDA KRANTHI SWAROOP	100%

Current Scheme Preference		
Scheme Choice - MODERATE AUTO CHOICE		
Investment Option	Scheme Details	Percentage
Scheme 1	ICICI PRUDENTIAL PENSION FUND SCHEME E - TIER I	50.00%
Scheme 2	ICICI PRUDENTIAL PENSION FUND SCHEME C - TIER I	30.00%
Scheme 3	ICICI PRUDENTIAL PENSION FUND SCHEME G - TIER I	20.00%

Investment Summary							
Value of your Holdings(Investments) as on December 29, 2023 (in ₹)	No of Contributions	Total Contribution in your account as on December 29, 2023 (in ₹)	Total Withdrawal as on December 29, 2023 (in ₹)	Total Notional Gain/Loss as on December 29, 2023 (in ₹)	Withdrawal/ deduction in units towards intermediary charges (in ₹)	Return on Investment (XIRR)	13.17%
(A)		(B)	(C)	D=(A-B)+C	E		
₹ 1,73,618.21	8	₹ 1,49,575.20	₹ 0.00	₹ 24,043.01	₹ 61.05		

Investment Details - Scheme Wise Summary				
Particulars	References	ICICI PRUDENTIAL PENSION FUND SCHEME E - TIER I	ICICI PRUDENTIAL PENSION FUND SCHEME C - TIER I	ICICI PRUDENTIAL PENSION FUND SCHEME G - TIER I
Scheme wise Value of your Holdings(Investments) (in ₹)	E=U*N	88,148.33	51,225.53	34,244.35
Total Units	U	1,459.6874	1,348.4983	1,051.8634
NAV as on 28-Dec-2023	N	60.3885	37.9871	32.5559

Changes made during the selected period		
Date	Tier Type	Transaction Type
07-Dec-2023	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 (₹)
27-Dec-2023	By Voluntary Contributions	ICICI Bank Limited (5000155),	49,964.60	0.00	49,964.60

Transaction Details								
Date	Particulars	Withdrawal/ deduction in units towards intermediary charges(₹)	ICICI PRUDENTIAL PENSION FUND SCHEME E - TIER I		ICICI PRUDENTIAL PENSION FUND SCHEME C - TIER I		ICICI PRUDENTIAL PENSION FUND SCHEME G - TIER I	
			Amount (₹)	Units	Amount (₹)	Units	Amount (₹)	Units
			NAV (₹)		NAV (₹)		NAV (₹)	
01-Apr-2023	Opening balance			1,092.9955		912.6862		710.1608
06-Apr-2023	Billing for Q4, 2022-2023	(20.35)	(9.80)	(0.2097)	(6.31)	(0.1750)	(4.24)	(0.1369)
			46.7209		36.0391		30.9617	
13-May-2023	To unit redemption - on account of payment of annual persistency charges to POP		(56.87)	(1.2172)	(36.63)	(1.0163)	(24.50)	(0.7913)
			46.7209		36.0391		30.9617	
14-Jul-2023	Billing for Q1, 2023-2024	(20.35)	(10.25)	(0.1965)	(6.05)	(0.1643)	(4.05)	(0.1281)
			52.1386		36.8227		31.6082	
07-Oct-2023	Billing for Q2, 2023-2024	(20.35)	(10.38)	(0.1921)	(5.99)	(0.1604)	(3.98)	(0.1252)
			54.0172		37.3269		31.7711	
05-Dec-2023	On account of Rebalancing of Assets as per Regulatory Requirement		(2,769.09)	(47.9031)	1,608.65	42.6444	1,160.44	35.9414
			57.8063		37.7224		32.2870	
27-Dec-2023	By Voluntary Contributions		24,982.30	416.4105	14,989.38	394.6837	9,992.92	306.9427
			59.9944		37.9782		32.5563	
29-Dec-2023	Closing Balance			1,459.6874		1,348.4983		1,051.8634

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.