

NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2017 to June 26, 2017

Statement Generation Date : June 26, 2017

PRAN	110057570739	Registration Date	13-Jun-16
Subscriber Name	KUMARI PALLAV SAINI	Tier I Status	Active
Address	G-192	Tier II Status	Not Activated
	SHASTRI NAGAR	Scheme Choice	CORPORATE STANDARD
	JODHPUR	CBO Registration No	6544473
	RAJASTHAN - 342001	CBO Name	CBO - SBBJ
Mobile Number	+919784989600	CBO Address	Corporate Centre, Ppg Dept, 16th Flr, Madame Cama Road Nariman Point, Mumbai, 400021
Email ID	PALLAMSN199@GMAIL.COM	CHO Registration No	5501344
IRA Status	IRA compliant	CHO Name	STATE BANK OF INDIA
		CHO Address	CORPORATE CENTRE, PPG DEPT, 16TH FLR, MADAME CAMA ROAD NARIMAN POINT, MUMBAI, 400021
		Tier I Nominee Name/s	Percentage
		SUMAN SAINI	100%

Summary

The total contribution to your pension account till June 26, 2017 was Rs. 57592.00.

The total value of your contributions as on June 26, 2017 was Rs. 62157.93.

Your contributions have earned a return of Rs.4565.93 till June 26, 2017.

Current Scheme Preference

Investment Option	Scheme Details	Percentage
Scheme 1	SBI PENSION FUNDS PVT. LTD. SCHEME - CORPORATE-CG	100.00%

Investment Details Summary

Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)
57592.00	13	0.0000	62157.93	4565.93

Investment Details - Scheme Wise Summary

PFM/Scheme	Total Net Contribution (Rs)	Total Units	Latest NAV	Value at NAV (Rs)	Unrealized Gain / Loss (Rs)	Return on Investment(XIRR)
			Date			
SBI PENSION FUNDS PVT. LTD. SCHEME - CORPORATE-CG	57592.00	3812.7618	16.3026 23-Jun-17	62157.93	4565.93	11.91%
Total	57592.00			62157.93	4565.93	

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-17	Opening balance				50298.00
06-Apr-17	For March, 2017	State Bank of Bikaner & Jaipur (5000100),	2235.00	2235.00	4470.00
05-May-17	For April, 2017	State Bank of Bikaner & Jaipur (5000100),	1412.00	1412.00	2824.00
26-Jun-17	Closing Balance				57,592.00

Transaction Details

		SBI PENSION FUNDS PVT. LTD. SCHEME - CORPORATE-CG
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Date	Particulars	Amount (Rs)	Units
		NAV (Rs)	
01-Apr-17	Opening Balance		3347.1647
06-Apr-17	By Contribution for March,2017	4470.00	285.8951
		15.6351	
05-May-17	By Contribution for April,2017	2824.00	179.7020
		15.7149	
26-Jun-17	Closing Balance	57592.00	3812.7618

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.

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.

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