

## NPS Transaction Statement for Tier I Account

Statement Period: From April 01, 2019 to November 15, 2019

Statement Generation Date : November 15, 2019

PRAN	110124057794	Registration Date	01-Nov-19
Subscriber Name	SHRI SANJAY KUMAR	Tier I Status	Active
Address	# 10 2ND FLOOR 2ND CROSS NEA	Tier II Status	Not Activated
	R KENSRI SCHOOL	Scheme Choice	MODERATE AUTO CHOICE
	MARIANNA PALAYA AMRUTHA LAYOU	CBO Registration No	6505962
	BANGALORE	CBO Name	Infosys Limited
	KARNATAKA - 560024	CBO Address	Plot No 44, Electronics City Hosur Road, Bangalore, 560100
	INDIA	CHO Registration No	5505802
Mobile Number	+919620997800	CHO Name	Infosys Limited
Email ID	CONTACTSANJAYKUMAR@GMAIL.COM	CHO Address	Plot No 44, Electronics City Hosur Road, Bangalore, 560100
IRA Status	IRA compliant		

Summary
The total contribution to your pension account till November 15, 2019 was Rs. 49740.40.
The total value of your contributions as on November 15, 2019 was Rs. 49740.37.
Your contributions have earned a return of Rs.-0.03 till November 15, 2019.

Current Scheme Preference		
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 Details Summary						
Total Contribution (Rs)	No of Contribution	Total Withdrawal (Rs)	Current Valuation (Rs)	Notional Gain / Loss (Rs)	FY XIRR	Return of Invesment(XIRR)
49740.40	1	0.0000	49740.37	(0.03)	FY XIRR	-0.02%

Investment Details - Scheme Wise Summary					
PFM/Scheme	Total Net Contribution (Rs)	Total Units	Latest NAV	Value at NAV (Rs)	Unrealized Gain / Loss (Rs)
			Date		
SBI PENSION FUND SCHEME E - TIER I	24870.20	957.5405	25.9730	24870.19	(0.01)
			14-Nov-2019		
SBI PENSION FUND SCHEME C - TIER I	14922.12	516.2648	28.9040	14922.11	(0.01)
			14-Nov-2019		
SBI PENSION FUND SCHEME G - TIER I	9948.08	368.9393	26.9640	9948.07	(0.01)
			14-Nov-2019		
Total	49740.40			49740.37	(0.03)

Changes made during the selected period		
Date	Tier Type	Transaction Type
05-Nov-2019	Tier-1	SUBSCRIBER SHIFT Subscriber Shifting From ::Corporate To :=>UOS.
06-Nov-2019	Tier-1	SUBSCRIBER SHIFT Subscriber Shifting From ::UOS To :=>Corporate.
12-Nov-2019	Tier-1	Change in Non-Core Details

Contribution/ Redemption Details					
Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (Rs)	Employer's Contribution (Rs)	Total (Rs)
01-Apr-2019	Opening balance				0.00
14-Nov-2019	By Voluntary Contributions	ICICI Bank Limited (5000155),	49740.40	0.00	49740.40
15-Nov-2019	Closing Balance at NSDL CRA				49,740.40

Transaction Details							
Date	Particulars	SBI PENSION FUND SCHEME E - TIER I		SBI PENSION FUND SCHEME C - TIER I		SBI PENSION FUND SCHEME G - TIER I	
		Amount (Rs)	Units	Amount (Rs)	Units	Amount (Rs)	Units
		NAV (Rs)		NAV (Rs)		NAV (Rs)	
01-Apr-2019	Opening Balance		0.0000		0.0000		0.0000
14-Nov-2019	By Voluntary Contributions	24870.20	957.5405	14922.12	516.2648	9948.08	368.9393
		25.9730		28.9040		26.9640	
15-Nov-2019	Closing Balance at NSDL CRA	24870.20	957.5405	14922.12	516.2648	9948.08	368.9393

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' refers to the Units Balance in the books of NSDL CRA and it gives the cost of investment of the balance units and not a sum total of all contributions and withdrawals. 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.

## Retired life ka sahara, NPS hamara