

NPS Transaction Statement for Tier I Account

PRAN	110119527284	Registration Date	05-Mar-24
Subscriber Name	MR E SATHISH	Tier I Status	Active
Address	19144 J P ROAD,J P ROAD,KUPPAM	Tier II Status	Not Activated
	19144 J P ROAD,J P ROAD,KUPPAM	Tier II Tax Saver Status	Not Activated
	KUPPAM	Tier I Virtual Account Status	Not Activated
	KUPPAM	Tier II Virtual Account Status	Not Aplicable
	ANDHRA PRADESH - 517425	POP-SP Registration No	7527796
	INDIA	POP-SP Name	ICICI Bank Limited, Nagpur RPC
Mobile Number	+917348847140	POP-SP Address	Corporate Head Office, ICICI Bank Towers Bandra-Kurla Complex, Bandra East Mumbai, 400051
Email ID	ESATHISH0910@GMAIL.COM	POP Registration No	5000155
IRA Status	IRA compliant	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	
INDHU R		100%	

Current Scheme Preference		
Scheme Choice - AUTO AGGRESSIVE CHOICE		
Investment Option	Scheme Details	Percentage
Scheme 1	ICICI PRUDENTIAL PENSION FUND SCHEME E - TIER I	75.00%
Scheme 2	ICICI PRUDENTIAL PENSION FUND SCHEME C - TIER I	10.00%
Scheme 3	ICICI PRUDENTIAL PENSION FUND SCHEME G - TIER I	15.00%

Investment Summary							
Value of your Holdings(Investments) as on January 05, 2025 (in ₹)	No of Contributions	Total Contribution in your account as on January 05, 2025 (in ₹)	Total Withdrawal as on January 05, 2025 (in ₹)	Total Notional Gain/Loss as on January 05, 2025 (in ₹)	Withdrawal/ deduction in units towards intermediary charges (in ₹)	Return on Investment (XIRR)	4.07%
(A)		(B)	(C)	D=(A-B)+C	E		
₹ 84,718.69	9	₹ <u>83.473.40</u>	₹ <u>0.00</u>	₹ 1,245.29	₹ 116.52		

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	63,162.92	8,612.61	12,943.16
Total Units	U	881.3648	206.9634	359.0128
NAV as on 03-Jan-2025	N	71.6649	41.6142	36.0521

Changes made during the selected period		
Date	Tier Type	Transaction Type
25-Apr-2024	Tier-1	SUBSCRIBER SHIFT Subscriber Shifting From ::UOS To :=>Corporate.

Contribution/Redemption Details during the selected period					
Date	Particulars	Uploaded By	Contribution		
			Employee Contribution (₹)	Employer's Contribution (₹)	Total (₹)
22-Apr-2024	By Contribution	ICICI Bank Limited (5000155),	228.60	0.00	228.60
09-May-2024	For April, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
13-Jun-2024	For May, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
19-Jul-2024	For June, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
07-Aug-2024	For July, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
02-Sep-2024	By Contribution (August-2024)	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
03-Oct-2024	For September, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
07-Nov-2024	For October, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60
04-Dec-2024	For November, 2024	ICICI Bank Limited (5000155),	0.00	10,405.60	10,405.60

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-2024	Opening balance			0.0000		0.0000		0.0000
22-Apr-2024	By Contribution		114.30	1.7781	68.58	1.7593	45.72	1.3637
			64.2804		38.9805		33.5240	
26-Apr-2024	To Withdrawal On Account of Subscriber Shifting		(0.00)	(0.0000)	(45.56)	(1.1683)	(11.12)	(0.3316)
			-		38.9974		33.5415	
30-Apr-2024	By Contribution On Account of Subscriber Shifting		56.68	0.8630	0.00	0.0000	0.00	0.0000
			65.6721		-		-	
09-May-2024	By Contribution for April,2024		7,804.20	122.1624	1,040.56	26.5791	1,560.84	46.1978
			63.8838		39.1495		33.7860	
13-Jun-2024	By Contribution for May,2024		7,804.20	112.6571	1,040.56	26.3641	1,560.84	45.4723
			69.2739		39.4687		34.3250	
14-Jun-2024	On account of Rebalancing of Assets as per Regulatory Requirement		(80.31)	(1.1507)	0.00	0.0000	80.31	2.3300
			69.7988		-		34.4670	
06-Jul-2024	Billing for Q1, 2024-2025	(82.89)	(62.88)	(0.8738)	(7.86)	(0.1979)	(12.15)	(0.3516)
			71.9581		39.7170		34.5474	
19-Jul-2024	By Contribution for June,2024		7,804.20	108.6171	1,040.56	26.1028	1,560.84	44.9544
			71.8505		39.8639		34.7205	
07-Aug-2024	By Contribution for July,2024		7,804.20	108.9479	1,040.56	25.9460	1,560.84	44.5919
			71.6324		40.1048		35.0027	
02-Sep-2024	By Contribution (August-2024)		7,804.20	105.0082	1,040.56	25.7976	1,560.84	44.3183
			74.3199		40.3354		35.2188	
03-Oct-2024	By Contribution for September,2024		7,804.20	105.8671	1,040.56	25.4843	1,560.84	43.6670
			73.7169		40.8313		35.7441	
05-Oct-2024	Billing for Q2, 2024-2025	(33.63)	(25.25)	(0.3459)	(3.33)	(0.0816)	(5.05)	(0.1419)
			72.9785		40.7968		35.5825	
07-Nov-2024	By Contribution for October,2024		7,804.20	109.9323	1,040.56	25.2825	1,560.84	43.6626
			70.9909		41.1573		35.7477	
04-Dec-2024	By Contribution for November,2024		7,804.20	107.9020	1,040.56	25.0955	1,560.84	43.2799
			72.3267		41.4639		36.0638	
05-Jan-2025	Closing Balance			881.3648		206.9634		359.0128

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)

- 10% of salary (Basic + DA) - if you are salaried employee

- 20% 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.

This is applicable only for Tier-I account.

12.

Best viewed in Internet Explorer 9.0 & above or Mozilla Firefox Ver 3 & above with a resolution of 1024 X768.

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	PRA 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 PRA 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	Mn Rs. 200 and Max Rs. 400 (Negotiable within slab only)		NA	Collected by POP
	Any subsequent transactions	0.50% of contribution Mn. Rs. 30 Max. Rs. 25,000 Non-Financial Rs. 30 (Negotiable within slab only)		NA	Collected by POP
	Persistency > 6 months	Rs. 50 per annumfor annual contribution Rs. 1,000 to Rs. 2,999 Rs. 75 per annumfor annual contribution Rs. 3,000 to Rs. 6,000 Rs. 100 per annumfor annual contribution above Rs. 6,000		NA	Through Unit Deduction
	Contribution through eNPS	0.20% of contribution, Mn. Rs.15 Max. Rs.10,000		NA	Upfront deduction fromcontribution amount
	Processing of Exit / Withdrawal	@0.125% of Corpus with Mn. 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.