
Workpapers - 2022 Financial Year

Pragnya Superannuation Fund

Preparer: Shelley Lian

Reviewer: Steven Lee

Printed: 02 June 2023

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23900	Dividends Received	(\$4,823.77)	(\$1,388.88)	247.31%	Completed
24200	Contributions	(\$70,078.43)	(\$60,093.94)	16.61%	Completed
24700	Changes in Market Values of Investments	(\$21,698.34)	(\$15,349.48)	41.36%	Completed
25000	Interest Received	(\$2.22)	(\$5.21)	(57.39)%	Completed
26400	Other Income		(\$597.77)	100%	Completed
28000	Property Income	(\$11,907.14)	(\$22,880.00)	(47.96)%	Completed
28500	Transfers In		(\$395.24)	100%	Completed
30100	Accountancy Fees	\$950.00	\$1,045.00	(9.09)%	Completed
30400	ATO Supervisory Levy		\$259.00	100%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
30800	ASIC Fees	\$3.00	\$546.00	(99.45)%	Completed
31500	Bank Charges	\$224.07	\$288.00	(22.2)%	Completed
37900	Interest Paid		\$1.62	100%	Completed
38200	Fines	\$16.41		100%	Completed
41930	Property Expenses - Agents Management Fees	\$461.87	\$1,048.72	(55.96)%	Completed
41960	Property Expenses - Council Rates	\$1,682.00	\$991.18	69.7%	Completed
41980	Property Expenses - Insurance Premium		\$479.00	100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
42010	Property Expenses - Interest on Loans	\$5,052.14	\$8,289.62	(39.05)%	Completed
42060	Property Expenses - Repairs Maintenance	\$1,719.80	\$775.00	121.91%	Completed
42100	Property Expenses - Strata Levy Fees	\$3,204.15	\$2,079.60	54.08%	Completed
42110	Property Expenses - Sundry Expenses	\$148.50		100%	Completed
42150	Property Expenses - Water Rates	\$786.55	\$609.23	29.11%	Completed
42160	Borrowing Expenses		\$220.66	100%	Completed
48500	Income Tax Expense	\$9,201.37	\$11,572.97	(20.49)%	Completed
49000	Profit/Loss Allocation Account	\$84,510.04	\$72,054.92	17.29%	Completed
50000	Members	(\$604,962.45)	(\$520,452.41)	16.24%	Completed
60400	Bank Accounts	\$96,868.86	\$91,776.50	5.55%	Completed
68000	Sundry Debtors	\$974.20		100%	Completed
76000	Other Assets	\$11,097.00		100%	Completed
77200	Real Estate Properties (Australian - Residential)	\$540,000.00	\$523,556.00	3.14%	Completed
77600	Shares in Listed Companies (Australian)	\$143,570.90	\$85,702.25	67.52%	Completed
78000	Stapled Securities			0%	Completed
78200	Units in Listed Unit Trusts (Australian)		\$23,160.00	100%	Completed
80629	St George Home Loan	(\$179,054.04)	(\$195,467.24)	(8.4)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
85000	Income Tax Payable /Refundable	(\$4,898.10)	(\$3,175.30)	54.26%	Completed
86000	PAYG Payable		(\$2,388.00)	100%	Completed
88000	Sundry Creditors	(\$950.00)		100%	Completed
89000	Deferred Tax Liability/Asset	(\$2,646.37)	(\$2,711.80)	(2.41)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23900 - Dividends Received

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ALU.AX	Altium Limited		(\$19.00)	100%
ANN.AX	Ansell Limited	(\$101.01)		100%
AWC.AX	Alumina Limited	(\$39.00)		100%
BHP.AX	BHP Group Limited	(\$2,298.36)	(\$206.59)	1012.52%
BKW.AX	Brickworks Limited	(\$22.00)		100%
CNU.AX	Chorus Limited		(\$226.76)	100%
COH.AX	Cochlear Limited	(\$38.75)		100%
CSL.AX	CSL Limited	(\$469.06)	(\$267.17)	75.57%
CUV.AX	Clinuvel Pharmaceuticals Limited		(\$2.50)	100%
DDR.AX	Dicker Data Limited	(\$27.00)		100%
IFT.AX	Infratil Limited.	(\$310.12)	(\$211.86)	46.38%
MIN.AX	Mineral Resources Limited	(\$700.00)	(\$277.00)	152.71%
NHC.AXW	New Hope Corporation Limited	(\$150.00)		100%
REH.AX	Reece Limited		(\$15.00)	100%
SHL.AX	Sonic Healthcare Limited	(\$230.00)	(\$123.00)	86.99%
TLS.AX	Telstra Group Limited		(\$40.00)	100%
WPL.AX	Woodside Petroleum Ltd	(\$438.47)		100%

TOTAL	CY Balance	LY Balance
	(\$4,823.77)	(\$1,388.88)

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

Pragnya Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
ANN.AX Ansell Limited										
09/03/2022	101.01	101.01	0.00	0.00						
	101.01	101.01	0.00	0.00						
AWC.AX Alumina Limited										
17/03/2022	39.00	0.00	39.00	16.71						
	39.00	0.00	39.00	16.71						
BHP.AX BHP Group Limited										
21/09/2021	543.05	0.00	543.05	232.74						
28/03/2022	416.11	0.00	416.11	178.33						
01/06/2022	1,339.20	0.00	1,339.20	573.94						
	2,298.36	0.00	2,298.36	985.01						
BKW.AX Brickworks Limited										
03/05/2022	22.00	0.00	22.00	9.43						
	22.00	0.00	22.00	9.43						
COH.AX Cochlear Limited										
21/04/2022	38.75	38.75	0.00	0.00						

Pragnya Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	150.00	0.00	150.00	64.29						
SHL.AX Sonic Healthcare Limited										
22/09/2021	110.00	38.50	71.50	30.64						
23/03/2022	120.00	0.00	120.00	51.43						
	230.00	38.50	191.50	82.07						
WPL.AX Woodside Petroleum Ltd										
23/03/2022	438.47	0.00	438.47	187.92						
	438.47	0.00	438.47	187.92						
	4,823.77	627.45	3,886.20	1,665.52	310.12	54.73				

Pragnya Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	4,823.77	627.45	3,886.20	1,665.52	310.12	54.73				

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	627.45	J
Franked Dividends	3,886.20	K
Franking Credits	1,665.52	L

Pragnya Superannuation Fund

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
ANN.AX	Ansell Limited	09/03/2022	101.01	0.00	09/03/2022	21/02/2022	300.00	300.00	0.3367	101.01	0.00
AWC.AX	Alumina Limited	17/03/2022	39.00	16.71	17/03/2022	25/02/2022	1,000.00	1,000.00	0.0390	39.00	16.71
BKW.AX	Brickworks Limited	03/05/2022	22.00	9.43	03/05/2022	11/04/2022	100.00	100.00	0.2200	22.00	9.43
COH.AX	Cochlear Limited	21/04/2022	38.75	0.00	21/04/2022	28/03/2022	25.00	25.00	1.5500	38.75	0.00
CSL.AX	CSL Limited	30/09/2021	198.71	8.52	30/09/2021	02/09/2021	125.00	125.00	1.5897	198.71	8.52
CSL.AX	CSL Limited	06/04/2022	270.35		06/04/2022	07/03/2022	190.00	190.00	1.4229	270.35	0.00
DDR.AX	Dicker Data Limited	01/09/2021	27.00	11.57	01/09/2021	17/08/2021	300.00	300.00	0.0900	27.00	11.57
IFT.AX	Infratil Limited.	23/12/2021	93.38	0.00	23/12/2021	03/12/2021	1,500.00	1,500.00	0.0623	93.38	0.00
IFT.AX	Infratil Limited.	15/06/2022	216.74	0.00	15/06/2022	31/05/2022	2,000.00	2,000.00	0.1084	216.74	0.00
MIN.AX	Mineral Resources Limited	07/09/2021	700.00	300.00	07/09/2021	17/08/2021	400.00	400.00	1.7500	700.00	300.00
NHC.AX	New Hope Corporation Limited	04/05/2022	150.00	64.29	04/05/2022	14/04/2022	500.00	500.00	0.3000	150.00	64.29
SHL.AX	Sonic Healthcare Limited	22/09/2021	110.00	30.64	22/09/2021	07/09/2021	200.00	200.00	0.5500	110.00	30.64
SHL.AX	Sonic Healthcare Limited	23/03/2022	120.00	51.43	23/03/2022	08/03/2022	300.00	300.00	0.4000	120.00	51.43
WPL.AX	Woodside Petroleum Ltd	23/03/2022	438.47	187.92	23/03/2022	24/02/2022	300.00	300.00	1.4616	438.47	187.92
			2,525.41	680.51					9.8805	2,525.41	680.51
Unreconciled											
Shares in Listed Companies (Australian)											
BHP.AX	BHP Group Limited	21/09/2021	543.05	232.74	21/09/2021	02/09/2021	200.00	200.00	2.7153	543.05	232.74
BHP.AX	BHP Group Limited	28/03/2022	416.11	178.33	28/03/2022	24/02/2022	200.00	200.00	2.0806	416.11	178.33
BHP.AX	BHP Group Limited	01/06/2022	1,339.20	573.94							

Pragnya Superannuation Fund
Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
		2,298.36	985.01					4.7958	959.17	411.07
		4,823.77	1,665.52					14.6763	3,484.58	1,091.58

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

24200 - Contributions

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	(\$34,053.47)	(\$29,808.49)	14.24%
MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulation)	(\$36,024.96)	(\$30,285.45)	18.95%
TOTAL		CY Balance	LY Balance	
		(\$70,078.43)	(\$60,093.94)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- Contributions for FY2022 0 WBC account 431024 .xlsx

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Pragnya Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Ganesan, Salini	Provided	48	236,212.50	26,053.47	8,000.00	0.00	0.00	34,053.47
Mahendram, Ramanaruban	Provided	51	284,239.91	27,024.96	9,000.00	0.00	0.00	36,024.96
All Members				53,078.43	17,000.00	0.00	0.00	70,078.43

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Ganesan, Salini	Concessional (5 year carry forward cap available)	26,053.47	29,455.91	3,402.44 Below Cap
	Non-Concessional	8,000.00	110,000.00	102,000.00 Below Cap
Mahendram, Ramanaruban	Concessional (5 year carry forward cap available)	27,024.96	28,265.94	1,240.98 Below Cap
	Non-Concessional	9,000.00	110,000.00	101,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Ganesan, Salini							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	15,837.21	23,984.86	22,504.32	20,883.17	29,656.60	26,053.47	
Unused Concessional Contribution	0.00	0.00	2,495.68	4,116.83	0.00	1,446.53	
Cumulative Carry Forward Unused	N/A	N/A	0.00	2,495.68	6,612.51	1,955.91	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	27,495.68	31,612.51	29,455.91	3,402.44 Below Cap
Total Super Balance	0.00	137,327.13	169,615.45	173,264.11	201,579.24	236,212.50	
Mahendram, Ramanaruban							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	20,817.10	24,570.77	19,500.52	24,448.09	30,285.45	27,024.96	
Unused Concessional Contribution	0.00	0.00	5,499.48	551.91	0.00	475.04	
Cumulative Carry Forward Unused	N/A	N/A	0.00	5,499.48	6,051.39	765.94	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	30,499.48	31,051.39	28,265.94	1,240.98 Below Cap
Total Super Balance	0.00	179,216.99	215,466.01	212,882.80	246,818.25	284,239.91	

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Ganesan, Salini	N/A	0.00	0.00	151.89	8,000.00	N/A	Bring Forward Not Triggered
Mahendram, Ramanaruban	N/A	0.00	0.00	0.00	9,000.00	N/A	Bring Forward Not Triggered

Ganesan, Salini

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
02/07/2021	Deposit Quicksuper Quickspr2997605379	Employer	994.82								
15/07/2021	Deposit Quicksuper Quickspr3005999764	Employer	994.82								
30/07/2021	Deposit Quicksuper Quickspr3015683787	Employer	994.82								
13/08/2021	Deposit Quicksuper Quickspr3024886859	Employer	1,289.84								
27/08/2021	Deposit Quicksuper Quickspr3033835277	Employer	1,584.86								
10/09/2021	Deposit Quicksuper Quickspr3042819479	Employer	1,584.86								
24/09/2021	Deposit Quicksuper Quickspr3051796457	Employer	1,626.23								
08/10/2021	Deposit Quicksuper Quickspr3060550266	Employer	1,609.20								
22/10/2021	Deposit Quicksuper Quickspr3069878	Employer	1,609.20								

05/11/2021	939 Deposit Quicksuper Quickspr307904884 5	Employer	1,609.20	
19/11/2021	Deposit Quicksuper Quickspr308858648 8	Employer	1,609.20	
26/11/2021	Deposit-Osko Payment 2328454 Ramanaruban Mahendram	Personal - Non- Concessional		5,000.00
29/11/2021	Deposit Online 2005539 Pymt Ramanaruba	Personal - Non- Concessional		3,000.00
06/12/2021	Deposit Quicksuper Quickspr309941005 9	Employer	1,609.20	
17/12/2021	Deposit Quicksuper Quickspr310760657 0	Employer	1,609.20	
31/12/2021	Deposit Quicksuper Quickspr311538443 8	Employer	1,698.34	
14/01/2022	Deposit Quicksuper Quickspr312399233 6	Employer	906.10	
28/01/2022	Deposit Quicksuper Quickspr313301533 9	Employer	420.91	
11/02/2022	Deposit Quicksuper Quickspr314262237 7	Employer	431.83	
25/02/2022	Deposit Quicksuper Quickspr315262062 2	Employer	437.28	
11/03/2022	Deposit Quicksuper Quickspr316253470 8	Employer	437.28	
25/03/2022	Deposit	Employer	437.28	

08/04/2022	Quicksuper Quickspr317234863 9 Deposit Quicksuper Quickspr318208693 5	Employer	437.28								
22/04/2022	Deposit Quicksuper Quickspr319102782 0	Employer	398.44								
06/05/2022	Deposit Quicksuper Quickspr320077301 1	Employer	411.44								
20/05/2022	Deposit Quicksuper Quickspr321080497 8	Employer	437.28								
03/06/2022	Deposit Quicksuper Quickspr322110690 1	Employer	437.28								
17/06/2022	Deposit Quicksuper Quickspr323108598 4	Employer	437.28								
Total - Ganesan, Salini			26,053.47	8,000.00	0.00	0.00			0.00	0.00	0.00

Mahendram, Ramanaruban

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data				
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
09/07/2021	Deposit Automatic Data P Adp2021070910254 21	Employer	434.66								
22/07/2021	Deposit Automatic Data P Adp2021072210307 94	Employer	818.22								
06/08/2021	Deposit Automatic Data P Adp2021080610394	Employer	1,010.00								

19/08/2021	Deposit Automatic Data P Adp2021081910464 69	Employer	1,010.00	
02/09/2021	Deposit Automatic Data P Adp2021090210525 77	Employer	1,585.34	
17/09/2021	Deposit Automatic Data P Adp2021091710632 66	Employer	1,585.34	
06/10/2021	Deposit Automatic Data P Adp2021100610701 65	Employer	2,860.21	
14/10/2021	Deposit Automatic Data P Adp2021101410796 90	Employer	1,585.34	
15/10/2021	SuperChoice P/L PC141021- 101029668	Employer	34.67	
02/11/2021	Deposit Automatic Data P Adp2021110210870 75	Employer	1,655.75	
11/11/2021	Deposit Automatic Data P Adp2021111110964 17	Employer	1,594.03	
25/11/2021	Deposit Automatic Data P Adp2021112511029 00	Employer	1,594.03	
26/11/2021	Deposit-Osko Payment 2328454 Ramanaruban Mahendram	Personal - Non- Concessional		5,000.00
29/11/2021	Deposit Online 2005539 Pymt Ramanaruba	Personal - Non- Concessional		3,000.00
29/11/2021	SCT DEPOSIT 28NOV 00:49 Super RAMANARUBAN MAHENDRAM	Personal - Non- Concessional		1,000.00
09/12/2021	Deposit Automatic Data P	Employer	1,594.03	

2547

31/12/2021	Deposit Automatic Data P Adp2021123111213 73	Employer	1,594.03
11/01/2022	Deposit Automatic Data P Adp20220111111305 29	Employer	1,594.03
20/01/2022	Deposit Automatic Data P Adp2022012011346 50	Employer	1,594.03
03/02/2022	Deposit Automatic Data P Adp2022020311408 70	Employer	443.35
17/02/2022	Deposit Automatic Data P Adp2022021711515 27	Employer	443.79
03/03/2022	Deposit Automatic Data P Adp2022030311576 64	Employer	443.79
17/03/2022	Deposit Automatic Data P Adp2022031711684 25	Employer	443.79
31/03/2022	Deposit Automatic Data P Adp2022033111745 95	Employer	443.79
14/04/2022	Deposit Automatic Data P Adp2022041411853 96	Employer	443.79
29/04/2022	Deposit Automatic Data P Adp2022042911915 75	Employer	443.79
12/05/2022	Deposit Automatic Data P Adp2022051212022 14	Employer	443.79
26/05/2022	Deposit Automatic Data P Adp2022052612088 00	Employer	443.79

09/06/2022	Deposit Automatic Data P Adp2022060912183 72	Employer	443.79				
23/06/2022	Deposit Automatic Data P Adp2022062312258 84	Employer	443.79				
Total - Mahendram, Ramanaruban			27,024.96	9,000.00	0.00	0.00	

0.00	0.00	0.00
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Total for All Members			53,078.43	17,000.00	0.00	0.00	
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RAMANA	DATE	EMPLOYER	EMPLOYEE	TOTAL	SHALINI	DATE	EMPLOYER	EMPLOYEE	TOTAL
	09/07/2021	434.66	0.00	434.66		02/07/2021	397.12	597.70	994.82
	22/07/2021	434.66	383.56	818.22		15/07/2021	397.12	597.70	994.82
	06/08/2021	434.66	575.34	1,010.00		30/07/2021	397.12	597.70	994.82
	19/08/2022	434.66	575.34	1,010.00		13/08/2021	397.12	892.72	1,289.84
	02/09/2021	434.66	1,150.68	1,585.34		27/08/2021	397.12	1,187.74	1,584.86
	17/09/2020	434.66	1,150.68	1,585.34		10/09/2021	397.12	1,187.74	1,584.86
	06/10/2021	1,709.53	1,150.68	2,860.21		24/09/2021	438.49	1,187.74	1,626.23
	14/10/2021	434.66	1,150.68	1,585.34		08/10/2021	421.46	1,187.74	1,609.20
	02/11/2021	505.07	1,150.68	1,655.75		22/10/2021	421.46	1,187.74	1,609.20
	11/11/2021	443.35	1,150.68	1,594.03		05/11/2021	421.46	1,187.74	1,609.20
	25/11/2022	443.35	1,150.68	1,594.03		19/11/2021	421.46	1,187.74	1,609.20
	09/12/2021	443.35	1,150.68	1,594.03		06/12/2021	421.46	1,187.74	1,609.20
	31/12/2021	443.35	1,150.68	1,594.03		17/12/2021	421.46	1,187.74	1,609.20
	11/01/2022	443.35	1,150.68	1,594.03		31/12/2021	510.60	1,187.74	1,698.34
	20/01/2022	443.35	1,150.68	1,594.03		14/01/2022	430.46	475.64	906.10
	03/02/2022	443.35	0.00	443.35		28/01/2022	420.91	0.00	420.91
	17/02/2022	443.79	0.00	443.79		11/02/2022	431.83	0.00	431.83
	03/03/2022	443.79	0.00	443.79		25/02/2022	437.28	0.00	437.28
	17/03/2022	443.79	0.00	443.79		11/03/2022	437.28	0.00	437.28
	31/03/2022	443.79	0.00	443.79		25/03/2022	437.28	0.00	437.28
	14/04/2022	443.79	0.00	443.79		08/04/2022	437.28	0.00	437.28
	29/04/2022	443.79	0.00	443.79		22/04/2022	398.44	0.00	398.44
	12/05/2022	443.79	0.00	443.79		06/05/2022	411.44	0.00	411.44
	26/05/2022	443.79	0.00	443.79		20/05/2022	437.28	0.00	437.28
	09/06/2022	443.79	0.00	443.79		03/06/2022	437.28	0.00	437.28
	23/06/2022	443.79	0.00	443.79		17/06/2022	437.28	0.00	437.28
0		12,798.57	14,191.72	26,990.29	0		11,014.61	15,038.86	26,053.47

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$21,698.34)	(\$15,349.48)	41.36%
TOTAL		CY Balance	LY Balance	
		(\$21,698.34)	(\$15,349.48)	

Supporting Documents

- Market Movement [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Pragnya Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ABB.AX - Aussie Broadband Limited										
	01/07/2021	Opening Balance	1,000.00	0.00	0.00	0.00	2,950.00	0.00	0.00	0.00
	13/09/2021	Disposal	(500.00)	(1,264.97)	0.00	0.00	1,685.03	2,335.05	1,264.97	1,070.08
	13/09/2021	Writeback	0.00	0.00	(210.03)	0.00	1,475.00	0.00	0.00	0.00
	11/10/2021	Purchase	225.00	900.00	0.00	0.00	2,375.00	0.00	0.00	0.00
	09/12/2021	Purchase	275.00	1,348.20	0.00	0.00	3,723.20	0.00	0.00	0.00
	04/01/2022	Disposal	(1,000.00)	(3,513.17)	0.00	0.00	210.03	4,560.05	3,513.17	1,046.88
	04/01/2022	Writeback	0.00	0.00	(210.02)	0.00	0.01	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	390.00	0.00	390.01	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(390.01)	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(2,529.94)	(420.06)	0.00	0.00	6,895.10	4,778.14	2,116.96
AIA.AX - Auckland International Airport Limited - Ordinary Fully Paid										
	01/07/2021	Opening Balance	500.00	0.00	0.00	0.00	3,380.00	0.00	0.00	0.00
	10/03/2022	Purchase	500.00	3,344.95	0.00	0.00	6,724.95	0.00	0.00	0.00
	10/05/2022	Purchase	250.00	1,692.45	0.00	0.00	8,417.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(75.00)	0.00	8,342.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(242.40)	0.00	8,100.00	0.00	0.00	0.00
	30/06/2022		1,250.00	5,037.40	(317.40)	0.00	8,100.00	0.00	0.00	0.00
ANN.AX - Ansell Limited										
	15/11/2021	Purchase	200.00	6,231.95	0.00	0.00	6,231.95	0.00	0.00	0.00
	31/01/2022	Purchase	100.00	2,495.95	0.00	0.00	8,727.90	0.00	0.00	0.00
	17/03/2022	Purchase	100.00	2,615.95	0.00	0.00	11,343.85	0.00	0.00	0.00
	30/03/2022	Disposal	(200.00)	(6,231.95)	0.00	0.00	5,111.90	4,950.05	6,231.95	(1,281.90)
	21/04/2022	Purchase	100.00	2,644.95	0.00	0.00	7,756.85	0.00	0.00	0.00
	13/05/2022	Purchase	100.00	2,684.83	0.00	0.00	10,441.68	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,545.68)	0.00	8,896.00	0.00	0.00	0.00
	30/06/2022		400.00	10,441.68	(1,545.68)	0.00	8,896.00	4,950.05	6,231.95	(1,281.90)
AWC.AX - Alumina Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	24/02/2022	Purchase	1,000.00	1,989.95	0.00	0.00	1,989.95	0.00	0.00	0.00
	10/05/2022	Disposal	(1,000.00)	(1,989.95)	0.00	0.00	0.00	1,642.55	1,989.95	(347.40)
	30/06/2022		0.00	0.00	0.00	0.00	0.00	1,642.55	1,989.95	(347.40)

Pragnya Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
BHP.AX - BHP Group Limited										
	01/07/2021	Opening Balance	100.00	0.00	0.00	0.00	4,857.00	0.00	0.00	0.00
	18/08/2021	Purchase	100.00	4,883.95	0.00	0.00	9,740.95	0.00	0.00	0.00
	04/05/2022	Purchase	50.00	2,387.45	0.00	0.00	12,128.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(581.00)	0.00	11,547.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,234.90)	0.00	10,312.50	0.00	0.00	0.00
	30/06/2022		250.00	7,271.40	(1,815.90)	0.00	10,312.50	0.00	0.00	0.00
BKW.AX - Brickworks Limited										
	10/03/2022	Purchase	100.00	2,145.47	0.00	0.00	2,145.47	0.00	0.00	0.00
	03/06/2022	Purchase	100.00	2,034.95	0.00	0.00	4,180.42	0.00	0.00	0.00
	21/06/2022	Purchase	100.00	1,732.95	0.00	0.00	5,913.37	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(351.37)	0.00	5,562.00	0.00	0.00	0.00
	30/06/2022		300.00	5,913.37	(351.37)	0.00	5,562.00	0.00	0.00	0.00
COH.AX - Cochlear Limited										
	28/01/2022	Purchase	25.00	4,644.95	0.00	0.00	4,644.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	322.55	0.00	4,967.50	0.00	0.00	0.00
	30/06/2022		25.00	4,644.95	322.55	0.00	4,967.50	0.00	0.00	0.00
CSL.AX - CSL Limited										
	01/07/2021	Opening Balance	125.00	0.00	0.00	0.00	35,648.75	0.00	0.00	0.00
	20/12/2021	Purchase	15.00	4,114.13	0.00	0.00	39,762.88	0.00	0.00	0.00
	28/01/2022	Purchase	10.00	2,599.85	0.00	0.00	42,362.73	0.00	0.00	0.00
	17/02/2022	Purchase	29.00	7,353.53	0.00	0.00	49,716.26	0.00	0.00	0.00
	24/02/2022	Purchase	11.00	2,952.55	0.00	0.00	52,668.81	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,925.00)	0.00	50,743.81	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	377.59	0.00	51,121.40	0.00	0.00	0.00
	30/06/2022		190.00	17,020.06	(1,547.41)	0.00	51,121.40	0.00	0.00	0.00
DDR.AX - Dicker Data Limited										
	01/07/2021	Opening Balance	300.00	0.00	0.00	0.00	3,318.00	0.00	0.00	0.00
	01/09/2021	Disposal	(300.00)	(3,019.95)	0.00	0.00	298.05	3,815.17	3,019.95	795.22
	01/09/2021	Writeback	0.00	0.00	(298.05)	0.00	0.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	39.00	0.00	39.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(39.00)	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(3,019.95)	(298.05)	0.00	0.00	3,815.17	3,019.95	795.22

Pragnya Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
DMP.AX - Domino's Pizza Enterprises Limited										
	10/06/2022	Purchase	30.00	1,910.25	0.00	0.00	1,910.25	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	129.75	0.00	2,040.00	0.00	0.00	0.00
	30/06/2022		30.00	1,910.25	129.75	0.00	2,040.00	0.00	0.00	0.00
EVN.AX - Evolution Mining Limited										
	01/07/2021	Opening Balance	625.00	0.00	0.00	0.00	2,812.50	0.00	0.00	0.00
	11/08/2021	Disposal	(625.00)	(2,944.95)	0.00	0.00	(132.45)	2,486.30	2,944.95	(458.65)
	11/08/2021	Writeback	0.00	0.00	132.45	0.00	0.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,312.50)	0.00	(1,312.50)	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	1,312.50	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(2,944.95)	132.45	0.00	0.00	2,486.30	2,944.95	(458.65)
IFT.AX - Infratil Limited.										
	01/07/2021	Opening Balance	1,500.00	0.00	0.00	0.00	10,800.00	0.00	0.00	0.00
	04/01/2022	Purchase	500.00	3,864.95	0.00	0.00	14,664.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(105.00)	0.00	14,559.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(459.95)	0.00	14,100.00	0.00	0.00	0.00
	30/06/2022		2,000.00	3,864.95	(564.95)	0.00	14,100.00	0.00	0.00	0.00
JHX.AX - James Hardie Industries Plc										
	17/06/2022	Purchase	75.00	2,227.20	0.00	0.00	2,227.20	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	155.55	0.00	2,382.75	0.00	0.00	0.00
	30/06/2022		75.00	2,227.20	155.55	0.00	2,382.75	0.00	0.00	0.00
LTR.AX - Liantown Resources Limited										
	26/05/2022	Purchase	1,000.00	1,359.95	0.00	0.00	1,359.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(304.95)	0.00	1,055.00	0.00	0.00	0.00
	30/06/2022		1,000.00	1,359.95	(304.95)	0.00	1,055.00	0.00	0.00	0.00
MAQ.AX - Macquarie Telecom Group Limited - Ordinary Fully Paid										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	19/05/2022	Purchase	50.00	3,019.45	0.00	0.00	3,019.45	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	7.55	0.00	3,027.00	0.00	0.00	0.00
	30/06/2022		50.00	3,019.45	7.55	0.00	3,027.00	0.00	0.00	0.00

Pragnya Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
MIN.AX - Mineral Resources Limited										
	01/07/2021	Opening Balance	200.00	0.00	0.00	0.00	10,746.00	0.00	0.00	0.00
	05/07/2021	Purchase	100.00	5,615.95	0.00	0.00	16,361.95	0.00	0.00	0.00
	11/08/2021	Purchase	100.00	5,781.95	0.00	0.00	22,143.90	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(912.00)	0.00	21,231.90	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,923.90)	0.00	19,308.00	0.00	0.00	0.00
	30/06/2022		400.00	11,397.90	(2,835.90)	0.00	19,308.00	0.00	0.00	0.00
NHC.AXW - New Hope Corporation Limited										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	07/09/2021	Purchase	1,500.00	3,454.95	0.00	0.00	3,454.95	0.00	0.00	0.00
	09/09/2021	Disposal	(1,500.00)	(3,454.95)	0.00	0.00	0.00	3,325.05	3,454.95	(129.90)
	01/12/2021	Purchase	1,500.00	3,109.95	0.00	0.00	3,109.95	0.00	0.00	0.00
	09/12/2021	Purchase	500.00	1,079.95	0.00	0.00	4,189.90	0.00	0.00	0.00
	10/03/2022	Disposal	(1,000.00)	(2,116.60)	0.00	0.00	2,073.30	2,820.05	2,116.60	703.45
	15/03/2022	Disposal	(1,000.00)	(2,073.30)	0.00	0.00	0.00	2,780.05	2,073.30	706.75
	13/04/2022	Purchase	500.00	1,889.95	0.00	0.00	1,889.95	0.00	0.00	0.00
	03/06/2022	Disposal	(500.00)	(1,889.95)	0.00	0.00	0.00	1,920.05	1,889.95	30.10
	03/06/2022	Writeback	0.00	0.00	(160.05)	0.00	(160.05)	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	160.05	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	0.00	0.00	0.00	0.00	10,845.20	9,534.80	1,310.40
OCL.AX - Objective Corporation Limited										
	10/05/2022	Purchase	150.00	2,139.45	0.00	0.00	2,139.45	0.00	0.00	0.00
	25/05/2022	Disposal	(150.00)	(2,139.45)	0.00	0.00	0.00	2,275.05	2,139.45	135.60
	30/06/2022		0.00	0.00	0.00	0.00	0.00	2,275.05	2,139.45	135.60
PMGOLD.AX - Gold Corporation										
	01/07/2021	Opening Balance	150.00	0.00	0.00	0.00	3,510.00	0.00	0.00	0.00
	01/10/2021	Disposal	(150.00)	(3,717.45)	0.00	0.00	(207.45)	3,580.05	3,717.45	(137.40)
	01/10/2021	Writeback	0.00	0.00	207.45	0.00	0.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	444.00	0.00	444.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(444.00)	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(3,717.45)	207.45	0.00	0.00	3,580.05	3,717.45	(137.40)

Pragnya Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
PNI.AX - Pinnacle Investment Management Group Limited										
	09/02/2022	Purchase	250.00	2,792.45	0.00	0.00	2,792.45	0.00	0.00	0.00
	18/02/2022	Disposal	(250.00)	(2,792.45)	0.00	0.00	0.00	2,612.90	2,792.45	(179.55)
	30/06/2022		0.00	0.00	0.00	0.00	0.00	2,612.90	2,792.45	(179.55)
PRAGS001_8/22HORNSEY - 8/22 Hornsey Road, Homebush West										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	523,556.00	0.00	0.00	0.00
	18/01/2022	Instalment	0.00	400.00	0.00	0.00	523,956.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	16,044.00	0.00	540,000.00	0.00	0.00	0.00
	30/06/2022		1.00	400.00	16,044.00	0.00	540,000.00	0.00	0.00	0.00
REA.AX - REA Group Ltd										
	13/05/2022	Purchase	50.00	5,713.45	0.00	0.00	5,713.45	0.00	0.00	0.00
	26/05/2022	Disposal	(25.00)	(2,856.73)	0.00	0.00	2,856.72	2,752.55	2,856.73	(104.18)
	26/05/2022	Writeback	0.00	0.00	135.98	0.00	2,992.70	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(196.95)	0.00	2,795.75	0.00	0.00	0.00
	30/06/2022		25.00	2,856.72	(60.97)	0.00	2,795.75	2,752.55	2,856.73	(104.18)
RMD.AX - Resmed Inc										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	11/05/2022	Purchase	100.00	2,834.95	0.00	0.00	2,834.95	0.00	0.00	0.00
	01/06/2022	Disposal	(100.00)	(2,834.95)	0.00	0.00	0.00	2,839.05	2,834.95	4.10
	30/06/2022		0.00	0.00	0.00	0.00	0.00	2,839.05	2,834.95	4.10
SHL.AX - Sonic Healthcare Limited										
	01/07/2021	Opening Balance	200.00	0.00	0.00	0.00	7,680.00	0.00	0.00	0.00
	18/02/2022	Purchase	100.00	3,623.95	0.00	0.00	11,303.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,114.00)	0.00	10,189.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(286.95)	0.00	9,903.00	0.00	0.00	0.00
	30/06/2022		300.00	3,623.95	(1,400.95)	0.00	9,903.00	0.00	0.00	0.00
SHSAPRAG001KITCHLAM - 8/22 Hornsey Road, Homebush West - New Kitchen										
	27/06/2022	Purchase	1.00	2,200.00	0.00	0.00	2,200.00	0.00	0.00	0.00
	27/06/2022	Instalment	0.00	8,900.00	0.00	0.00	11,100.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	0.00	0.00	11,100.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3.00)	0.00	11,097.00	0.00	0.00	0.00
	30/06/2022		1.00	11,100.00	(3.00)	0.00	11,097.00	0.00	0.00	0.00

Pragnya Superannuation Fund

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
SYD.AX1 - Sydney Airport										
	01/07/2021	Opening Balance	4,000.00	0.00	0.00	0.00	23,160.00	0.00	0.00	0.00
	10/11/2021	Disposal	(1,000.00)	(5,717.56)	0.00	0.00	17,442.44	8,440.05	5,717.56	2,722.49
	10/11/2021	Writeback	0.00	0.00	(1,607.02)	0.00	15,835.42	0.00	0.00	0.00
	09/03/2022	Merger	(3,000.00)	(11,014.37)	0.00	0.00	4,821.05	26,250.00	11,014.37	15,235.63
	09/03/2022	Writeback	0.00	0.00	(4,821.04)	0.00	0.01	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	11,720.00	0.00	11,720.01	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(11,720.01)	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(16,731.93)	(6,428.07)	0.00	0.00	34,690.05	16,731.93	17,958.12
WBC.AX - Westpac Banking Corporation										
	15/11/2021	Purchase	200.00	4,577.95	0.00	0.00	4,577.95	0.00	0.00	0.00
	15/02/2022	Purchase	100.00	2,353.95	0.00	0.00	6,931.90	0.00	0.00	0.00
	24/02/2022	Disposal	(300.00)	(6,931.90)	0.00	0.00	0.00	6,970.05	6,931.90	38.15
	30/06/2022		0.00	0.00	0.00	0.00	0.00	6,970.05	6,931.90	38.15
WDS.AX - Woodside Energy Group Ltd										
	25/05/2022	Code/Class Change	100.00	3,018.95	0.00	0.00	3,018.95	0.00	0.00	0.00
	01/06/2022	Purchase	45.00	1,339.20	0.00	0.00	4,358.15	0.00	0.00	0.00
	01/06/2022	Disposal	(100.00)	(2,999.62)	0.00	0.00	1,358.53	2,898.05	2,999.62	(101.57)
	01/06/2022	Writeback	0.00	0.00	69.62	0.00	1,428.15	0.00	0.00	0.00
	03/06/2022	Disposal	(45.00)	(1,358.53)	0.00	0.00	69.62	1,322.85	1,358.53	(35.68)
	03/06/2022	Writeback	0.00	0.00	45.43	0.00	115.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(115.05)	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	0.00	0.00	0.00	0.00	4,220.90	4,358.15	(137.25)
WPL.AX - Woodside Petroleum Ltd										
	01/07/2021	Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	15/09/2021	Purchase	100.00	2,072.95	0.00	0.00	2,072.95	0.00	0.00	0.00
	01/10/2021	Disposal	(100.00)	(2,072.95)	0.00	0.00	0.00	2,340.05	2,072.95	267.10
	29/11/2021	Purchase	200.00	4,317.95	0.00	0.00	4,317.95	0.00	0.00	0.00
	20/01/2022	Purchase	100.00	2,549.95	0.00	0.00	6,867.90	0.00	0.00	0.00
	07/03/2022	Disposal	(100.00)	(2,549.95)	0.00	0.00	4,317.95	3,394.05	2,549.95	844.10
	04/04/2022	Disposal	(200.00)	(4,317.95)	0.00	0.00	0.00	6,408.05	4,317.95	2,090.10
	19/05/2022	Purchase	100.00	3,018.95	0.00	0.00	3,018.95	0.00	0.00	0.00
	25/05/2022	Code/Class Change	(100.00)	0.00	0.00	0.00	3,018.95	0.00	0.00	0.00
	25/05/2022	Code/Class Change	0.00	(3,018.95)	0.00	0.00	0.00	3,018.95	3,018.95	0.00

Pragnya Superannuation Fund
Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2022		0.00	0.00	0.00	0.00	0.00	15,161.10	11,959.80	3,201.30
WPR.AX1 - Waypoint Reit										
	28/10/2021	Purchase	1,500.00	4,264.95	0.00	0.00	4,264.95	0.00	0.00	0.00
	10/11/2021	Share Consolidation	(92.00)	0.00	0.00	0.00	4,264.95	0.00	0.00	0.00
	12/11/2021	Return Of Capital	0.00	(255.00)	0.00	0.00	4,009.95			
	22/11/2021	Disposal	(1,408.00)	(4,009.95)	0.00	0.00	0.00	3,690.13	4,009.95	(319.82)
	30/06/2022		0.00	0.00	0.00	0.00	0.00	3,690.13	4,009.95	(319.82)
Total Market Movement					(895.36)					22,593.70
										21,698.34

Pragnya Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
ABB.AX - Aussie Broadband Limited												
01/06/2021	09/09/2021	500.00	1,264.98	2,335.05	1,070.08	1,264.98	1,264.98	0.00	0.00	0.00	1,070.08	0.00
		500.00	1,264.98	2,335.05	1,070.08	1,264.98	1,264.98	0.00	0.00	0.00	1,070.08	0.00
07/12/2021	04/01/2022	275.00	1,348.20	1,254.01	(94.19)	1,348.20	1,348.20	0.00	0.00	0.00	0.00	(94.19)
08/10/2021	04/01/2022	225.00	900.00	1,026.01	126.01	900.00	900.00	0.00	0.00	0.00	126.01	0.00
01/06/2021	04/01/2022	500.00	1,264.98	2,280.03	1,015.05	1,264.98	1,264.98	0.00	0.00	0.00	1,015.05	0.00
		1,000.00	3,513.18	4,560.05	1,046.87	3,513.18	3,513.18	0.00	0.00	0.00	1,141.06	(94.19)
ANN.AX - Ansell Limited												
15/11/2021	28/03/2022	200.00	6,231.95	4,950.05	(1,281.90)	6,231.95	6,231.95	0.00	0.00	0.00	0.00	(1,281.90)
		200.00	6,231.95	4,950.05	(1,281.90)	6,231.95	6,231.95	0.00	0.00	0.00	0.00	(1,281.90)
AWC.AX - Alumina Limited												
24/02/2022	11/05/2022	1,000.00	1,989.95	1,642.55	(347.40)	1,989.95	1,989.95	0.00	0.00	0.00	0.00	(347.40)
		1,000.00	1,989.95	1,642.55	(347.40)	1,989.95	1,989.95	0.00	0.00	0.00	0.00	(347.40)
DDR.AX - Dicker Data Limited												
26/05/2021	30/08/2021	300.00	3,019.95	3,815.17	795.22	3,019.95	3,019.95	0.00	0.00	0.00	795.22	0.00
		300.00	3,019.95	3,815.17	795.22	3,019.95	3,019.95	0.00	0.00	0.00	795.22	0.00
EVN.AX - Evolution Mining Limited												
05/05/2021	09/08/2021	625.00	2,944.95	2,486.30	(458.65)	2,944.95	2,944.95	0.00	0.00	0.00	0.00	(458.65)
		625.00	2,944.95	2,486.30	(458.65)	2,944.95	2,944.95	0.00	0.00	0.00	0.00	(458.65)
NHC.AXW - New Hope Corporation Limited												

Pragnya Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
07/09/2021	09/09/2021	1,500.00	3,454.95	3,325.05	(129.90)	3,454.95	3,454.95	0.00	0.00	0.00	0.00	(129.90)
		1,500.00	3,454.95	3,325.05	(129.90)	3,454.95	3,454.95	0.00	0.00	0.00	0.00	(129.90)
09/12/2021	10/03/2022	500.00	1,079.95	1,410.03	330.08	1,079.95	1,079.95	0.00	0.00	0.00	330.08	0.00
30/11/2021	10/03/2022	500.00	1,036.65	1,410.03	373.38	1,036.65	1,036.65	0.00	0.00	0.00	373.38	0.00
		1,000.00	2,116.60	2,820.06	703.46	2,116.60	2,116.60	0.00	0.00	0.00	703.46	0.00
30/11/2021	15/03/2022	1,000.00	2,073.30	2,780.05	706.75	2,073.30	2,073.30	0.00	0.00	0.00	706.75	0.00
		1,000.00	2,073.30	2,780.05	706.75	2,073.30	2,073.30	0.00	0.00	0.00	706.75	0.00
13/04/2022	03/06/2022	500.00	1,889.95	1,920.05	30.10	1,889.95	1,889.95	0.00	0.00	0.00	30.10	0.00
		500.00	1,889.95	1,920.05	30.10	1,889.95	1,889.95	0.00	0.00	0.00	30.10	0.00
OCL.AX - Objective Corporation Limited												
10/05/2022	25/05/2022	150.00	2,139.45	2,275.05	135.60	2,139.45	2,139.45	0.00	0.00	0.00	135.60	0.00
		150.00	2,139.45	2,275.05	135.60	2,139.45	2,139.45	0.00	0.00	0.00	135.60	0.00
PMGOLD.AX - Gold Corporation												
01/06/2021	29/09/2021	150.00	3,717.45	3,580.05	(137.40)	3,717.45	3,717.45	0.00	0.00	0.00	0.00	(137.40)
		150.00	3,717.45	3,580.05	(137.40)	3,717.45	3,717.45	0.00	0.00	0.00	0.00	(137.40)
PNI.AX - Pinnacle Investment Management Group Limited												
08/02/2022	18/02/2022	250.00	2,792.45	2,612.90	(179.55)	2,792.45	2,792.45	0.00	0.00	0.00	0.00	(179.55)
		250.00	2,792.45	2,612.90	(179.55)	2,792.45	2,792.45	0.00	0.00	0.00	0.00	(179.55)
REA.AX - REA Group Ltd												
11/05/2022	26/05/2022	25.00	2,856.73	2,752.55	(104.18)	2,856.73	2,856.73	0.00	0.00	0.00	0.00	(104.18)

Pragnya Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
		25.00	2,856.73	2,752.55	(104.18)	2,856.73	2,856.73	0.00	0.00	0.00	0.00	(104.18)
RMD.AX - Resmed Inc												
11/05/2022	01/06/2022	100.00	2,834.95	2,839.05	4.10	2,834.95	2,834.95	0.00	0.00	0.00	4.10	0.00
		100.00	2,834.95	2,839.05	4.10	2,834.95	2,834.95	0.00	0.00	0.00	4.10	0.00
WBC.AX - Westpac Banking Corporation												
14/02/2022	24/02/2022	100.00	2,353.95	2,323.35	(30.60)	2,353.95	2,353.95	0.00	0.00	0.00	0.00	(30.60)
15/11/2021	24/02/2022	200.00	4,577.95	4,646.70	68.75	4,577.95	4,577.95	0.00	0.00	0.00	68.75	0.00
		300.00	6,931.90	6,970.05	38.15	6,931.90	6,931.90	0.00	0.00	0.00	68.75	(30.60)
WDS.AX - Woodside Energy Group Ltd												
01/06/2022	01/06/2022	45.00	1,339.20	1,304.12	(35.08)	1,339.20	1,339.20	0.00	0.00	0.00	0.00	(35.08)
19/05/2022	01/06/2022	55.00	1,660.42	1,593.93	(66.50)	1,660.42	1,660.42	0.00	0.00	0.00	0.00	(66.50)
		100.00	2,999.62	2,898.05	(101.58)	2,999.62	2,999.62	0.00	0.00	0.00	0.00	(101.58)
19/05/2022	03/06/2022	45.00	1,358.53	1,322.85	(35.68)	1,358.53	1,358.53	0.00	0.00	0.00	0.00	(35.68)
		45.00	1,358.53	1,322.85	(35.68)	1,358.53	1,358.53	0.00	0.00	0.00	0.00	(35.68)
WPL.AX - Woodside Petroleum Ltd												
15/09/2021	29/09/2021	100.00	2,072.95	2,340.05	267.10	2,072.95	2,072.95	0.00	0.00	0.00	267.10	0.00
		100.00	2,072.95	2,340.05	267.10	2,072.95	2,072.95	0.00	0.00	0.00	267.10	0.00
20/01/2022	07/03/2022	100.00	2,549.95	3,394.05	844.10	2,549.95	2,549.95	0.00	0.00	0.00	844.10	0.00
		100.00	2,549.95	3,394.05	844.10	2,549.95	2,549.95	0.00	0.00	0.00	844.10	0.00
29/11/2021	31/03/2022	200.00	4,317.95	6,408.05	2,090.10	4,317.95	4,317.95	0.00	0.00	0.00	2,090.10	0.00

Pragnya Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)												
		200.00	4,317.95	6,408.05	2,090.10	4,317.95	4,317.95	0.00	0.00	0.00	2,090.10	0.00
		9,145.00	63,071.69	68,027.08	4,955.39	63,071.69	63,071.69	0.00	0.00	0.00	7,856.42	(2,901.03)
Stapled Securities												
WPR.AX1 - Waypoint Reit												
26/10/2021	22/11/2021	1,408.00	4,009.95	3,690.13	(319.82)	4,009.95	4,009.95	0.00	0.00	0.00	0.00	(319.82)
		1,408.00	4,009.95	3,690.13	(319.82)	4,009.95	4,009.95	0.00	0.00	0.00	0.00	(319.82)
		1,408.00	4,009.95	3,690.13	(319.82)	4,009.95	4,009.95	0.00	0.00	0.00	0.00	(319.82)
Units in Listed Unit Trusts (Australian)												
SYD.AX1 - Sydney Airport												
12/02/2016	08/11/2021	68.00	418.60	573.92	155.32	421.25	421.25	0.00	0.00	152.67	0.00	0.00
10/01/2017	08/11/2021	712.00	4,277.71	6,009.32	1,731.61	4,307.07	4,307.07	0.00	0.00	1,702.25	0.00	0.00
14/08/2015	08/11/2021	95.00	515.63	801.80	286.17	519.34	519.34	0.00	0.00	282.47	0.00	0.00
08/11/2013	08/11/2021	125.00	505.63	1,055.01	549.38	510.50	510.50	0.00	0.00	544.51	0.00	0.00
		1,000.00	5,717.57	8,440.05	2,722.48	5,758.16	5,758.16	0.00	0.00	2,681.90	0.00	0.00
08/11/2013	09/03/2022	875.00	3,539.38	7,656.25	4,116.88	3,573.51	3,573.51	0.00	0.00	4,082.74	0.00	0.00
31/12/2013	09/03/2022	125.00	460.00	1,093.75	633.75	464.88	464.88	0.00	0.00	628.87	0.00	0.00
15/08/2013	09/03/2022	2,000.00	7,015.00	17,500.00	10,485.00	7,093.02	7,093.02	0.00	0.00	10,406.98	0.00	0.00
		3,000.00	11,014.38	26,250.00	15,235.63	11,131.41	11,131.41	0.00	0.00	15,118.59	0.00	0.00
		4,000.00	16,731.95	34,690.05	17,958.11	16,889.57	16,889.57	0.00	0.00	17,800.49	0.00	0.00

14,553.00	83,813.59	106,407.26	22,593.68	83,971.21	83,971.21	0.00	0.00	17,800.49	7,856.42	(3,220.85)
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Pragnya Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	3,220.83				
Current year capital losses - Collectables	0.00				
Total Losses Available	3,220.83				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	25,656.89	17,800.49	0.00	7,856.41	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	25,656.89	17,800.49	0.00	7,856.41	0.00
Losses and discount applied					
Losses applied	3,220.83	0.00	0.00	3,220.83	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	22,436.06	17,800.49	0.00	4,635.58	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	5,933.50				
CGT Discount applied - Collectables	0.00				

Pragnya Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	16,502.56				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	16,502.56				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

25000 - Interest Received

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WBC431980	Westpac Cash Investment Account 43-1980	(\$2.22)	(\$5.21)	(57.39)%
TOTAL		CY Balance	LY Balance	
		(\$2.22)	(\$5.21)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Pragnya Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
WBC431980 Westpac Cash Investment Account 43-1980					
31/08/2021	0.08	0.08			
30/09/2021	0.10	0.10			
29/10/2021	0.24	0.24			
30/11/2021	0.11	0.11			
31/12/2021	0.15	0.15			
31/01/2022	0.29	0.29			
28/02/2022	0.21	0.21			
31/03/2022	0.32	0.32			
29/04/2022	0.03	0.03			
31/05/2022	0.63	0.63			
30/06/2022	0.06	0.06			
	2.22	2.22			
	2.22	2.22			
TOTAL	2.22	2.22			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	2.22	11C

26400 - Other Income

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SYD.AX1	Sydney Airport		(\$597.77)	100%
TOTAL		CY Balance	LY Balance	
			(\$597.77)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

28000 - Property Income

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	(\$11,907.14)	(\$22,880.00)	(47.96)%
TOTAL		CY Balance	LY Balance	
		(\$11,907.14)	(\$22,880.00)	

Supporting Documents

- General Ledger [Report](#)
- Rental statement - Owner Financial Year Summary 2022 (0822 PRAGY).pdf [PRAGS001_8 / 22HORNSEY](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)</u>					
30/07/2021	GIANTREALTYGROUP GIANT REALTY GROUP			1,679.06	1,679.06 CR
30/08/2021	GIANTREALTYGROUP GIANT REALTY GROUP			1,679.06	3,358.12 CR
29/09/2021	GIANTREALTYGROUP GIANT REALTY GROUP			2,520.34	5,878.46 CR
29/10/2021	GIANTREALTYGROUP GIANT REALTY GROUP			1,679.06	7,557.52 CR
29/11/2021	GIANTREALTYGROUP GIANT REALTY GROUP			1,679.06	9,236.58 CR
30/12/2021	GIANTREALTYGROUP GIANT REALTY GROUP			777.69	10,014.27 CR
31/01/2022	GIANTREALTYGROUP GIANT REALTY GROUP			1,276.50	11,290.77 CR
30/06/2022	FY2022 rental income & exp			616.37	11,907.14 CR
				11,907.14	11,907.14 CR

Total Debits: 0.00

Total Credits: 11,907.14

Giant Realty Group Pty Ltd

Giant Realty Group Pty Ltd

A.B.N. 32 630 008 114 A.C.N. 630 008 114

Phone 02 9763 7778

Fax 02 9763 7188

GRG Giant Realty Group

PO Box 2078

Homebush West NSW 2140

Email grgroupmgt@gmail.com

TO: Pragnya Pty Ltd
25/1 Bennett Ave
South Strathfield NSW 2136

0822 PRAGY

Financial Year Summary For The Year Ending 2022

Description	Debit	Credit
8/22 Hornsey Road, Homebush West 2140		
Income		
Rental Income		\$10,497.14
Other Income		\$1,410.00
Expenses		
Repairs & Maintenance	\$130.00	
Management Fees	\$461.87	
Other Items		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credit		\$0.00
Administration Fee	\$24.50	
Other Account Debit	\$0.00	
Total Payments to Owner	\$11,290.77	

28500 - Transfers In

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MAHRAM00001A	(Transfers In) Mahendram, Ramanaruban - Accumulation (Accumulation)		(\$395.24)	100%
TOTAL		CY Balance	LY Balance	
			(\$395.24)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attached copies of all Transfer Statements and Rollover Benefits Statements

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30100 - Accountancy Fees

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$950.00	\$1,045.00	(9.09)%
TOTAL		CY Balance	LY Balance	
		\$950.00	\$1,045.00	

Supporting Documents

- General Ledger [Report](#)
- Invoice INV-0935.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
30/06/2022	Superhelp 2021 fee		950.00		950.00 DR
			950.00		950.00 DR

Total Debits: 950.00

Total Credits: 0.00



TAX INVOICE

PRAGNYA

Invoice Date

5 Jul 2022

Invoice Number

INV-0935

ABN

60 061 126 663

SuperHelp Australia
PTY LTD
PO Box 1906
MACQUARIE
CENTRE NSW 2113
AUSTRALIA

Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
ADD INV	Additional Investments	16.00	25.00	10%	400.00
DEPO	Deposit	1.00	(550.00)	10%	(550.00)
INCLUDES GST 10%					86.36
TOTAL AUD					950.00
Less Amount Paid					950.00
AMOUNT DUE AUD					0.00

Due Date: 19 Jul 2022

Please pay the balance of our fees by direct credit into our bank account.

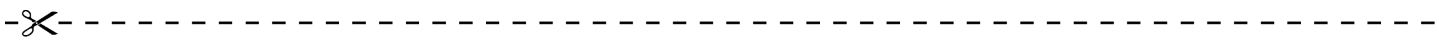
OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd

Bank: Commonwealth Bank

BSB: 06 2099

Account Number: 1041 7929



PAYMENT ADVICE

To: SuperHelp Australia PTY LTD
PO Box 1906
MACQUARIE CENTRE NSW 2113
AUSTRALIA

Customer PRAGNYA
Invoice Number INV-0935

Amount Due **0.00**
Due Date 19 Jul 2022

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy		\$259.00	100%
TOTAL		CY Balance	LY Balance	
			\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$450.00	

Supporting Documents

- General Ledger [Report](#)
- Invoice X20677.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
09/05/2022	Withdrawal-Osko Payment 1619594 Superhelp Australia Pty Ltd Pragnya Superannuation Fund		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00

Invoice Date 23 Jun 2022
Invoice Number X20677
Due Date 07 Jul 2022

SuperHelp Australia Pty Ltd
Attention: Sandra
PO Box 1906
MACQUARIE CENTRE NSW 2113

TAX INVOICE

Description	Amount
Preparation of SMSF Audit on behalf of the following Superannuation Fund: Pragnya Superannuation Fund for the year ending 30 June 2021.	
Subtotal	500.00
Total GST 10%	50.00
Invoice Total AUD	550.00
Total Net Payments AUD	0.00
Amount Due AUD	550.00

Payment Advice



DIRECT CREDIT (EFT)

Account Name: **Gold Group Consulting**
BSB: **484 799** Account No.: **20423 2240**
Please quote the invoice number(s) as a reference.



by mail

Detach this section and mail your cheque to:

Gold Group Consulting
PO Box 428
Southport QLD 4215
Australia

Client: SuperHelp Australia Pty Ltd

Invoice No : X20677
Amount Due: \$ 550.00
Due Date: 07 Jul 2022



CHARTERED ACCOUNTANTS - SINCE 1969

30800 - ASIC Fees

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$3.00	\$546.00	(99.45)%
TOTAL		CY Balance	LY Balance	
		\$3.00	\$546.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
13/09/2021	Withdrawal Online 3390052 Bpay Asic Asic - Annual stat		3.00		3.00 DR
			3.00		3.00 DR

Total Debits: 3.00

Total Credits: 0.00

31500 - Bank Charges

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$224.07	\$288.00	(22.2)%
TOTAL		CY Balance	LY Balance	
		\$224.07	\$288.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
31/05/2022	Interest		0.07		0.07 DR
30/06/2022	Loan interest and fees		112.00		112.07 DR
30/06/2022	Loan interest and fees		112.00		224.07 DR
			224.07		224.07 DR

Total Debits: 224.07

Total Credits: 0.00

37900 - Interest Paid

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
37900	Interest Paid		\$1.62	100%
TOTAL		CY Balance	LY Balance	
			\$1.62	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

38200 - Fines

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38200	Fines	\$16.41		100%
TOTAL		CY Balance	LY Balance	
		\$16.41		

Supporting Documents

- General Ledger [Report](#)
- Pragnya Superannuation Fund_Responses_ in blue italics.docx
- Council statements FY21.pdf

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Fines (38200)					
<u>Fines (38200)</u>					
08/09/2021	Withdrawal-Osko Payment 1636436 Ramanaruban Mahendram Council fees Hornsey Road Council fees		16.41		16.41 DR
			16.41		16.41 DR

Total Debits: 16.41

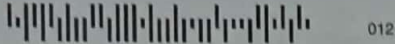
Total Credits: 0.00



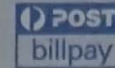
Bill Code: 49148
 Ref No: 7548617

POSTING DATE	DUE DATE
19/04/21	31/05/21

4TH QUARTER INSTALMENT NOTICE



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE FOURTH INSTALMENT FOR THE YEAR 1 JULY 2020 TO 30 JUNE 2021 IS DUE 31 MAY 2021.

THE TOTAL AMOUNT DUE INCLUDES:

ARREARS OF RATES & CHARGES TO 13/04/21 \$2.34
 FOURTH INSTALMENT DUE 31 MAY 2021 \$330.00

TOTAL AMOUNT PAYABLE \$332.34

INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 7% PER ANNUM, CALCULATED DAILY.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 13 APR 2021



Credit Card Payments Telephone or Internet

Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only



AMOUNT PAID \$

BANK STAMP / /

DATE OF PAYMENT

Henry Wong
 Chief Executive Officer

4079183-Run1-B-ASA001-008073

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 103 103 104
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

TELLER STAMP / /
 INITIALS
 No. OF CHQS

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$332.34
 DUE DATE: 31/05/21

Date / /

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

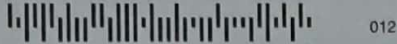
DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$



Bill Code: 49148
 Ref No: 7548617

REMINDER NOTICE



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

OVERDUE ARREARS OF RATES & CHARGES (PAYABLE IMMEDIATELY) \$330.00

PLEASE DEDUCT ANY PAYMENTS SINCE 05/03/21

INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 7.0% PER ANNUM, CALCULATED DAILY.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

Council has implemented a 0.7% surcharge on all credit card transactions.



Credit Card Payments Telephone or Internet

Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only



AMOUNT PAID

BANK STAMP

\$

DATE OF PAYMENT

Henry Wong
 Chief Executive Officer

4078703-Run1-B-ASA001-001770

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

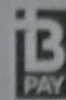
NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$330.00
 DUE DATE: DUE IMMEDIATELY

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

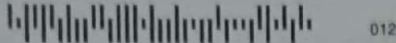
Total \$



Billir Cod: 49148
 Ref No: 7548617

2ND QUARTER INSTALMENT NOTICE

POSTING DATE	DUE DATE
19/10/20	30/11/20



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

*Paid on 28/11/20
 via B Pay*

POST billpay Billipay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE SECOND INSTALMENT FOR THE YEAR 1 JULY 2020 TO 30 JUNE 2021 IS DUE 30 NOV 2020.

THE TOTAL AMOUNT DUE INCLUDES:

SECOND INSTALMENT DUE 30 NOV 2020	\$330.00
TOTAL AMOUNT PAYABLE	\$330.00

DAILY INTEREST CALCULATED ON ARREARS OF RATES AND CHARGES WILL BE 0% UNTIL 31 DECEMBER 2020. FROM 1 JANUARY 2021 INTEREST WILL BE CALCULATED DAILY ON ARREARS OF RATES AND CHARGES AT 7% PER ANNUM.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 13 OCT 2020

Credit Card Payments Telephone or Internet
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Henry Wong
 Chief Executive Officer
 4077083-Run1-B-ASA001-007822

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 120 120 124
 NORTH STRATHFIELD, NSW



POST billpay Billipay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$330.00
 DUE DATE: 30/11/20

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

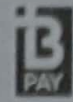
DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$



STRATHFIELD MUNICIPAL COUNCIL

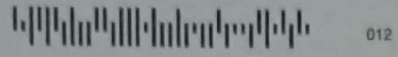
ABN 52 719 940 263
 65 HOMERUSH ROAD, STRATHFIELD NSW 2135
 HOURS: 8.30am to 5.00pm Monday to Friday
 GENERAL CORRESPONDENCE: PO Box 120, Strathfield NSW 2135
 EMAIL ADDRESS: council@strathfield.nsw.gov.au
 CUSTOMER SERVICE CENTRE: Phone: (02) 9748 9999 Fax: (02) 9764 1034



Billor Cod: 49148
 Ref No: 7548617

3RD QUARTER INSTALMENT NOTICE

POSTING DATE	DUE DATE
25/01/21	28/02/21



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

*Paid on
6/4/21
B Pay.*

POST billpay Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE THIRD INSTALMENT FOR THE YEAR 1 JULY 2020 TO 30 JUNE 2021 IS DUE 28 FEB 2021.

THE TOTAL AMOUNT DUE INCLUDES:

THIRD INSTALMENT DUE 28 FEB 2021	\$330.00
TOTAL AMOUNT PAYABLE	\$330.00

FROM 1 JANUARY 2021 INTEREST WILL BE CALCULATED DAILY ON ARREARS OF RATES AND CHARGES AT 7% PER ANNUM.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 18 JAN 2021

Credit Card Payments Telephone or Internet
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Henry Wong
 Chief Executive Officer
 4078046-Run1-B-ASA001-007885



POST billpay Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

TELLER STAMP / /
 INITIALS
 No. OF CHQS

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$330.00
 DUE DATE: 28/02/21

Date / /

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

Total \$



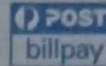
Billier Code 49148
 Ref No: 7548617

**RATES AND CHARGES NOTICE
 FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

POSTING DATE	DUE DATE
12/08/2020	30/09/2020



11236-012
PRAGNYA HOLDING P/L
 UNIT 25
 1 BENNETT AVENUE
 STRATHFIELD SOUTH NSW 2136



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.



*4222 7548617

PROPERTY LOCATION AND DESCRIPTION
 Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608

PARTICULARS OF RATES AND CHARGES	CENTS IN \$	RATEABLE VALUE BASE DATE 01/07/2019	AMOUNT
Ordinary Residential	0.00061013	241714.00	\$147.48
Residential Base Rate	401.20	1.00	\$401.20
Domestic Waste Mgmt	760.00	1.00	\$760.00
Stormwater Residential	12.50	1.00	\$12.50

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999 OR BY SENDING AN EMAIL TO council@strathfield.nsw.gov.au

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD STATEMENTS.

1ST INSTALMENT	2ND INSTALMENT	3RD INSTALMENT	4TH INSTALMENT	PLEASE DEDUCT ANY PAYMENTS SINCE	TOTAL AMOUNT DUE
\$331.18 30/09/2020	\$330.00 30/11/2020	\$330.00 28/02/2021	\$330.00 31/05/2021	07/08/2020	\$ 1,321.18



Credit Card Payments Telephone or Internet

Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only



AMOUNT PAID
 \$

BANK STAMP
 / /

DATE OF PAYMENT

Henry Wong
 Chief Executive Officer

4076130-SEM-004934-ASA001-11236

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

NAME: PRAGNYA HOLDING P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 FULL AMOUNT: \$1,321.18
 OR 1ST INSTALMENT AMOUNT: \$331.18
 DUE DATE: 30/09/2020

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH	AMOUNT OF CHEQUES

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$

000000007548617: 666635

831

Pragnya Superannuation Fund

Queries

1. WBC Cash Investment Acc # 1980 - Please provide supporting documentation for the below payments:
 - 08/09/2021 "Hornsey Road Council fees" \$679.65
 - 09/09/2021 "Strathfield council" \$4.76
 - 20/01/2022 "Strata report Seeto" \$79

Response

Council rates notices

We had relocated to a new property during FY2021 and had misplaced some of the source documents during the move. Also, during this period, we missed a number of notices and mail as a consequence of mail still being sent to the previous address.

I have reviewed the rates notices for FY21 and the associated payments (attached as "Council statements FY21" and "Council payments record Westpac Online Banking FY21") which reveals that the quarterly payment due on 31/05/21 for \$330 was not paid in FY21. Subsequently, the next payment for FY22 was due on 30/09/21. The payment of \$684.41 to the council on 08/09/21 and 09/09/21 approximates 2 quarterly payments of \$330 and \$338, with the balance reasonably expected to be fines accrued due to late payment. Please refer to the attached s/sheet

Question 1 - Payment to Strathfield council on 08 & 09/09/2021			
Date	Amount		
08/09/2021	-679.65		
09/09/2021	-4.76		
	-684.41		

Council rates and payments for FY2021			
Due date	Amount	Paid on	Amount
30/09/2020	-331.18	28/09/2021	331.18
30/11/2020	-330.00	28/11/2020	330.00
28/02/2021	-330.00	06/04/2021	332.34
31/05/2021	-330.00	31/05/2021	Unpaid
	-1,321.18		

Due date	Amount	Paid on	Amount
30/09/2021			Unpaid
30/11/2021	-338.00	23/10/2021	338.00
28/02/2022	-338.00	29/01/2022	338.00
31/05/2022	-338.00	28/05/2022	338.00
	-1,014.00		

Estimated amount unpaid between May 2021 and Sept 2022	-668.00
Amount paid on 08 & 09/09/2021	-684.41
Variance (Most likely council fines for late payment)	-16.41

Ramana Mahendram:
Please refer to the attachments as follows:
- Council statements FY21
- Council payments record Westpac Online Banking FY21

Ramana Mahendram:
Couldry be confirmed as the source document was not available but as per prior year's statement dated 12/08/20, it was expected to be marginally higher than other quarterly payments for FY22.

Strata report - Please refer attached "Strata report Seeto – Invoice".

2. Please provide most recent ASIC company statement and a copy of the ASIC invoice for the below payment:
 - 13/09/2021 "Asic – annual stat" \$3

Response – Unable to locate for the reasons stated above in item 1.

3. St George Acc #4291 – Please confirm which member to below employer contribution deposit belongs to:
 - 15/10/2021 “SuperChoice P/L PC141021-101029668” \$34.67

Response – The contribution was for Ramana Mahendram. Please see attached “SuperChoice SMSF SuperStream Service - 15.10.21 – Ramana”.

4. WBC Cash Investment Acc # 1980 – Please confirm what the below deposits were for. If they were member contributions, please confirm which member they should be allocated to and whether they are personal concessional (to be deducted in your personal tax return) or non-concessional contributions:
 - 26/11/2021 “Ramanaruban Mahendram” \$10,000
 - 29/11/2021 “Pymt Ramanaruban” \$6,000

Response- The total amount of \$16,000 was intended to be non- concessional (after tax) contributions from Ramana Mahendram and Salini Ganesan, split \$8,000 per person.

5. St George Acc # 8131 – Please confirm what the below deposit was for and provide supporting documentation (if any):
 - 29/11/2021 “Ramanaruban Mahendram” \$1,000 deposit

Response – This amount is a non-concessional (after tax) contribution to Ramana Mahendram. Details of the originating transfer is as follows:

Statement 3 (Page 3 of 3)
 Account Number 06 2799 12967530

Date	Transaction	Debit	Credit	Balance
28 Nov	Transfer To Pragnya Pty Ltd NetBank Super	1,000.00		\$402,000.00 CR
09 Dec	Transfer to xx1715 NetBank	10,000.00		\$392,000.00 CR

6. 8/22 Hornsey Road, Homebush West – Please confirm if insurance premiums were paid in FY2022.

Response – The insurance was not renewed for the remainder of FY22 following expiry in 23/11/21 as the property was put up for sale following the expiry of the rental tenancy.

7. We note the members were reimbursed \$11,509 on 27/06/2022 for apartment repairs cost made to the rental property during FY2022. We have calculated the following amounts based on the invoices provided. Please confirm what the difference of \$974.20 is, and provide supporting invoices.

Date	Expenses per invoices received	Amount
4/04/2022	Concord Locksmith	\$ 154
28/01/2022	Hady Saloum - Kitchen, cleaning and general repairs	\$ 8,900
16/05/2022	NCAT	\$ 45
30/12/2021	Mister Mint	\$ 35.80
7/01/2022	Seek Plumbing Services	\$ 1,400
		\$ 10,534.80

Response – Unfortunately, I couldn't locate any further invoices to support the gap of \$974.20 and cannot recall the full details at this point. Please let me know how I may best resolve the situation, in need, I could reimburse the superfund for the amount of \$974.20.

41930 - Property Expenses - Agents Management Fees

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$461.87	\$1,048.72	(55.96)%
TOTAL		CY Balance	LY Balance	
		\$461.87	\$1,048.72	

Supporting Documents

- General Ledger [Report](#)
- Rental statement - Owner Financial Year Summary 2022 (0822 PRAGY).pdf [PRAGS001_8 / 22HORNSEY](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

Giant Realty Group Pty Ltd

Giant Realty Group Pty Ltd

A.B.N. 32 630 008 114 A.C.N. 630 008 114

Phone 02 9763 7778

Fax 02 9763 7188

GRG Giant Realty Group

PO Box 2078

Homebush West NSW 2140

Email grgroupmgt@gmail.com

TO: Pragnya Pty Ltd
25/1 Bennett Ave
South Strathfield NSW 2136

0822 PRAGY

Financial Year Summary For The Year Ending 2022

Description	Debit	Credit
8/22 Hornsey Road, Homebush West 2140		
Income		
Rental Income		\$10,497.14
Other Income		\$1,410.00
Expenses		
Repairs & Maintenance	\$130.00	
Management Fees	\$461.87	
Other Items		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credit		\$0.00
Administration Fee	\$24.50	
Other Account Debit	\$0.00	
Total Payments to Owner	\$11,290.77	

41960 - Property Expenses - Council Rates

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$1,682.00	\$991.18	69.7%
TOTAL		CY Balance	LY Balance	
		\$1,682.00	\$991.18	

Supporting Documents

- General Ledger [Report](#)
- Council bill due 31.05.22.pdf [PRAGS001_8/22HORNSEY](#)
- Council rates paid on 23.10.21.pdf [PRAGS001_8/22HORNSEY](#)
- Council statements FY21.pdf [PRAGS001_8/22HORNSEY](#)
- Council bill due 30.11.21.pdf [PRAGS001_8/22HORNSEY](#)
- Council rates paid on 29.01.22.pdf [PRAGS001_8/22HORNSEY](#)
- Council rates paid on 28.05.22.pdf [PRAGS001_8/22HORNSEY](#)
- Council bill due 28.02.22.pdf [PRAGS001_8/22HORNSEY](#)
- Pragnya Superannuation Fund_Responses_ in blue italics.docx [PRAGS001_8/22HORNSEY](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)</u>					
08/09/2021	Withdrawal-Osko Payment 1636436 Ramanaruban Mahendram Council fees Hornsey Road Council fees		663.24		663.24 DR
09/09/2021	Withdrawal-Osko Payment 1272494 Ramanaruban Mahendram Strathfield council		4.76		668.00 DR
25/10/2021	Withdrawal Online 4878910 Bpay Strathfiel		338.00		1,006.00 DR
31/01/2022	Withdrawal Online 2664791 Bpay Strathfiel		338.00		1,344.00 DR
30/05/2022	Withdrawal Online 5021240 Bpay Strathfiel		338.00		1,682.00 DR
			1,682.00		1,682.00 DR


Total Debits: 1,682.00

Total Credits: 0.00



Billers Code: **49148**
 Ref No: **7548617**

**2021/2022
 4TH QUARTER INSTALMENT NOTICE**


 Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

POSTING DATE	DUE DATE
20/04/2022	31/05/2022

POST billpay Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.



*4222 7548617

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608

RATE CATEGORY: Residential

THE FOURTH INSTALMENT FOR THE YEAR 1 JULY 2021 TO 30 JUNE 2022 IS DUE 31 MAY 2022.

THE TOTAL AMOUNT DUE INCLUDES:

FOURTH INSTALMENT DUE 31 MAY 2022	\$338.00
TOTAL AMOUNT PAYABLE	\$338.00



INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 6% PER ANNUM, CALCULATED DAILY.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 11 APR 2022

GO TO WWW.STRATHFIELD.NSW.GOV.AU TO REGISTER FOR ELECTRONIC DELIVERY OF NOTICES

 **Credit Card Payments Telephone or Internet**
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only 

AMOUNT PAID
 \$

BANK STAMP
 / /
 DATE OF PAYMENT

4082861-Run1-V-002793



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$338.00
 DUE DATE: 31/05/2022

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$

PAYMENT OPTIONS

BPAY



BPAY View® - Contact your bank or financial institution to make payment from your savings or cheque account using BPAY. When making payment please quote Biller Code 49148 and your Ref. No. shown on the front of the notice. A receipt will not be issued.

AUSTRALIA POST



Payments can be made at any Australia Post Office, or over the phone using Mastercard or Visa by calling 131816. Please use Billpay Code 4222 and your Ref. No. shown on the front of the notice when making payment. A service fee will be applied to payments made by credit card. A receipt will not be issued.

INTERNET



Pay your rates online by either Mastercard or Visa by going to <http://www.strathfield.nsw.gov.au/>
Select **\$ Pay Rates Online** and follow the prompts. A receipt will not be issued.

DIRECT DEBIT



Have your rates paid automatically from your cheque or savings account (**credit cards not accepted**). Download a form from <http://www.strathfield.nsw.gov.au/council/forms/>
Note: If you are already on Council's Direct Debit system do not send in another form unless you are changing your nominated bank account. A receipt will not be issued.

COMMONWEALTH BANK OF AUSTRALIA



Complete the deposit slip overleaf and take the notice intact with cash or cheque payment to any branch of the Commonwealth Bank. The top section will be receipted and returned to you. This is your receipt.

MAIL



Post cheque and ORIGINAL deposit slip only (no photocopies) to PO Box 120, Strathfield NSW 2135. Post-dated cheques are not accepted. A receipt will NOT be issued.
Please allow sufficient time when sending payment by post to ensure payment is received on or before the due date, as Council does not accept responsibility for delays.

PERSONAL PAYMENT AT COUNCIL



Payment may be made at Council's Office,
65 Homebush Road, Strathfield.
Visit www.strathfield.nsw.gov.au for current opening hours.
CHEQUES, EFTPOS OR CREDIT CARD (MasterCard & VISA only).
Personal cheques capped at \$5,000. Cash not accepted. A credit card service fee will apply.

PERSONAL PAYMENT AT LIBRARY



Present this notice intact to the Cashier at the Central Library,
65-67 Rochester Street, Homebush.
Monday to Wednesday & Friday 9.30am to 4.30pm.
Thursday 9.30am to 8.00pm.
Saturday 9.00am to 4.00pm. Sunday Closed.
CHEQUES, EFTPOS OR CREDIT CARD (MasterCard & VISA only). Personal cheques capped at \$5,000. Cash not accepted. A credit card service fee will apply.

IMPORTANT INFORMATION FOR RATEPAYERS

PAYING YOUR RATES

You must pay your rates by the due date. Amounts not received by the due date are subject to daily interest charges (Section 566). Legal action may be taken to recover unpaid rates and charges with costs added to your account. In cases of hardship, alternative arrangements for payment may be made, however interest charges may still apply.

PAYING BY INSTALMENTS

You may pay your rates in full by the due date or you may elect to pay by quarterly instalments. A quarterly instalment notice will be issued at least 30 days before the subsequent due dates should you choose to pay by quarterly instalments. No further reminder notices will be sent.

LAND VALUATION

The rateable value of the land used in this notice was determined by the Valuer General.

CATEGORISATION OF LAND

The Local Government Act 1993 requires Council to declare each parcel of rateable land to be within one of the following categories: Residential, Business, Farmland, Mining or Environmental. Your property category is shown overleaf.

Should the use of your property change, Section 524 of the Act requires a ratepayer to notify Council within 30 days. A rateable person may apply to the Council at any time for a review of the category. An application form is available at Council's Office.

Under the provisions of Section 526 of the Act, should the rateable person be dissatisfied with Council's revised declaration of the category, an appeal may be made to the Land and Environment Court within 30 days after the declaration is made.

NON-RATEABLE LAND

A property may be non-rateable under Sections 555, 556 and 557 of the Act if it is owned and used in relation to activities carried out by churches, schools, public hospitals, charities or public institutions. Under the provisions of Section 574 (2) an appeal must be made within 30 days after the service of the rates and charges notice.

PENSIONER CONCESSIONS

A pensioner rate rebate is available to eligible pensioners for any full quarters in which they are eligible. Pensioners who consider themselves eligible should attend Council's office with their current Pensioner Concession Card. Should you become a pensioner after the date of this Notice a partial rebate may apply. A rebate for Stormwater Management Charge will also be granted for a full year to pensioners who are eligible for the rate rebate. There is no need to apply for this rebate separately.

DOMESTIC WASTE MANAGEMENT SERVICE CHARGES

Section 496 of the Act requires Council to make and levy a charge for the provision of a Domestic Waste Management Service for each parcel of rateable land for which the service is available.

STORMWATER MANAGEMENT SERVICE CHARGES

Section 496A of the Act allows Council to make and levy a charge for the provision of stormwater management services for each parcel of rateable land for which the service is available.

COMMONWEALTH SENIORS HEALTH CARD CONCESSION

A rebate for Ordinary Residential Rates and Stormwater Management Charge is available to eligible Commonwealth Seniors Health card holders for a full year when they are eligible on 1 July each year. Card holders who consider themselves eligible should attend Council's office with their current Commonwealth Seniors Health Card.

CHANGE OF POSTAL ADDRESS

Notification must be in writing. If your current postal address is different to the address for service of notices shown on the front of this notice, please notify Council's Rates Section immediately in writing by fax or post (details overleaf) or by e-mail to council@strathfield.nsw.gov.au

Notification of change of address will not be accepted by telephone.

HSCC RG 21/22 V4

Should you have difficulty paying your rates by the due date or have any enquiries regarding rating matters, please contact Council's Customer Service Centre on (02) 9748 9999.



Payment summary

Payment method	BPAY®
Payment status	Sent
Payment ID	651f5e1d-dae0-4ed2-867e-c68b83ff6f26

From

From account	Westpac DIY Super Working Account 032-069 xx1024
Description	No description provided

To

Payee nickname	STRATHFIELD COUNCIL
Billers	49148 - STRATHFIELD COUNCIL
Customer reference number	7548617

Payment details

Amount	\$338.00
Scheduled payment date	23 Oct 2021

Other details

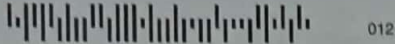
Method	Manually created
BPAY® receipt number	4878910
Withdrawal receipt number	4878910
Submitted by	Ramanaruban Mahendram (1:47am, 23 Oct 2021)
Approved by	Ramanaruban Mahendram (1:47am, 23 Oct 2021)



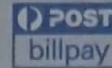
Bill Code: 49148
 Ref No: 7548617

POSTING DATE	DUE DATE
19/04/21	31/05/21

4TH QUARTER INSTALMENT NOTICE



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE FOURTH INSTALMENT FOR THE YEAR 1 JULY 2020 TO 30 JUNE 2021 IS DUE 31 MAY 2021.

THE TOTAL AMOUNT DUE INCLUDES:

ARREARS OF RATES & CHARGES TO 13/04/21 \$2.34
 FOURTH INSTALMENT DUE 31 MAY 2021 \$330.00

TOTAL AMOUNT PAYABLE \$332.34



INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 7% PER ANNUM, CALCULATED DAILY.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 13 APR 2021



 **Credit Card Payments Telephone or Internet** 
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Henry Wong
 Chief Executive Officer
 4079183-Run1-B-ASA001-008073

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 103 103 104
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$332.34
 DUE DATE: 31/05/21

Date / /

TELLER STAMP / /
 INITIALS
 No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

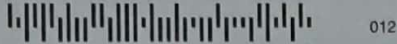
DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$.



Bill Code: 49148
 Ref No: 7548617

REMINDER NOTICE



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

POSTING DATE	DUE DATE
11/03/21	DUE IMMEDIATELY



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

OVERDUE ARREARS OF RATES & CHARGES (PAYABLE IMMEDIATELY) \$330.00

PLEASE DEDUCT ANY PAYMENTS SINCE 05/03/21

INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 7.0% PER ANNUM, CALCULATED DAILY.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

Council has implemented a 0.7% surcharge on all credit card transactions.



Credit Card Payments Telephone or Internet

Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only



AMOUNT PAID

BANK STAMP

\$

DATE OF PAYMENT

Henry Wong
 Chief Executive Officer

4078703-Run1-B-ASA001-001770

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

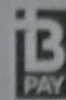
NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$330.00
 DUE DATE: DUE IMMEDIATELY

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

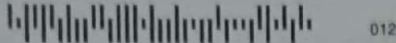
Total \$



Billir Cod: 49148
 Ref No: 7548617

2ND QUARTER INSTALMENT NOTICE

POSTING DATE	DUE DATE
19/10/20	30/11/20



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

*Paid on 28/11/20
 via B Pay*

POST billpay Billipay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE SECOND INSTALMENT FOR THE YEAR 1 JULY 2020 TO 30 JUNE 2021 IS DUE 30 NOV 2020.

THE TOTAL AMOUNT DUE INCLUDES:

SECOND INSTALMENT DUE 30 NOV 2020	\$330.00
TOTAL AMOUNT PAYABLE	\$330.00

DAILY INTEREST CALCULATED ON ARREARS OF RATES AND CHARGES WILL BE 0% UNTIL 31 DECEMBER 2020. FROM 1 JANUARY 2021 INTEREST WILL BE CALCULATED DAILY ON ARREARS OF RATES AND CHARGES AT 7% PER ANNUM.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 13 OCT 2020

Credit Card Payments Telephone or Internet
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Henry Wong
 Chief Executive Officer
 4077083-Run1-B-ASA001-007822



POST billpay Billipay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$330.00
 DUE DATE: 30/11/20

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

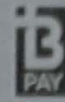
DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$



STRATHFIELD MUNICIPAL COUNCIL

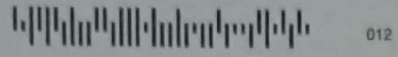
ABN 52 719 940 263
 65 HOMERUSH ROAD, STRATHFIELD NSW 2135
 HOURS: 8.30am to 5.00pm Monday to Friday
 GENERAL CORRESPONDENCE: PO Box 120, Strathfield NSW 2135
 EMAIL ADDRESS: council@strathfield.nsw.gov.au
 CUSTOMER SERVICE CENTRE: Phone: (02) 9748 9999 Fax: (02) 9764 1034



Bill Code: 49148
 Ref No: 7548617

3RD QUARTER INSTALMENT NOTICE

POSTING DATE	DUE DATE
25/01/21	28/02/21



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

*Paid on
6/4/21
B Pay.*

POST billpay Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE THIRD INSTALMENT FOR THE YEAR 1 JULY 2020 TO 30 JUNE 2021 IS DUE 28 FEB 2021.

THE TOTAL AMOUNT DUE INCLUDES:

THIRD INSTALMENT DUE 28 FEB 2021	\$330.00
TOTAL AMOUNT PAYABLE	\$330.00

FROM 1 JANUARY 2021 INTEREST WILL BE CALCULATED DAILY ON ARREARS OF RATES AND CHARGES AT 7% PER ANNUM.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 18 JAN 2021

Credit Card Payments Telephone or Internet
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Henry Wong
 Chief Executive Officer
 4078046-Run1-B-ASA001-007885



POST billpay Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

TELLER STAMP / /
 INITIALS
 No. OF CHQS

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$330.00
 DUE DATE: 28/02/21

Date / /

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

Total \$



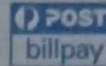
Billir Code: 49148
 Ref No: 7548617

**RATES AND CHARGES NOTICE
 FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

POSTING DATE	DUE DATE
12/08/2020	30/09/2020



11236-012
PRAGNYA HOLDING P/L
 UNIT 25
 1 BENNETT AVENUE
 STRATHFIELD SOUTH NSW 2136



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.



*4222 7548617

PROPERTY LOCATION AND DESCRIPTION
 Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608

PARTICULARS OF RATES AND CHARGES	CENTS IN \$	RATEABLE VALUE BASE DATE 01/07/2019	AMOUNT
Ordinary Residential	0.00061013	241714.00	\$147.48
Residential Base Rate	401.20	1.00	\$401.20
Domestic Waste Mgmt	760.00	1.00	\$760.00
Stormwater Residential	12.50	1.00	\$12.50

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL'S RATES SECTION ON 9748 9999 OR BY SENDING AN EMAIL TO council@strathfield.nsw.gov.au

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD STATEMENTS.

1ST INSTALMENT	2ND INSTALMENT	3RD INSTALMENT	4TH INSTALMENT	PLEASE DEDUCT ANY PAYMENTS SINCE	TOTAL AMOUNT DUE
\$331.18 30/09/2020	\$330.00 30/11/2020	\$330.00 28/02/2021	\$330.00 31/05/2021	07/08/2020	\$ 1,321.18

Credit Card Payments Telephone or Internet
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$
 BANK STAMP / /
 DATE OF PAYMENT

Henry Wong
 Chief Executive Officer

4076130-SEM-004934-ASA001-11236

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

NAME: PRAGNYA HOLDING P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 FULL AMOUNT: \$1,321.18
 OR 1ST INSTALMENT AMOUNT: \$331.18
 DUE DATE: 30/09/2020

Date / /

TELLER STAMP / /
 INITIALS
 No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH	AMOUNT OF CHEQUES

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$.


000000007548617: 666635

831



Billar Code: **49148**
 Ref No: **7548617**

**2021/2022
 2ND QUARTER INSTALMENT NOTICE**


 Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

POSTING DATE	DUE DATE
18/10/2021	30/11/2021



Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608



*4222 7548617

THE SECOND INSTALMENT FOR THE YEAR 1 JULY 2021 TO 30 JUNE 2022 IS DUE 30 NOV 2021.

THE TOTAL AMOUNT DUE INCLUDES:

SECOND INSTALMENT DUE 30 NOV 2021	\$338.00
TOTAL AMOUNT PAYABLE	\$338.00

INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 6% PER ANNUM, CALCULATED DAILY.



SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 11 OCT 2021

GO TO WWW.STRATHFIELD.NSW.GOV.AU TO REGISTER FOR ELECTRONIC DELIVERY OF NOTICES

Henry Wong
 Chief Executive Officer
 4080996-Run1-V-002859

 **Credit Card Payments Telephone or Internet**
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only 

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 NORTH STRATHFIELD, NSW



Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$338.00
 DUE DATE: 30/11/2021

Date / /

TELLER STAMP / /
 INITIALS
 No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$

PAYMENT OPTIONS

BPAY



BPAY View® - Contact your bank or financial institution to make payment from your savings or cheque account using BPAY. When making payment please quote Biller Code 49148 and your Ref. No. shown on the front of the notice. A receipt will not be issued.

AUSTRALIA POST



Payments can be made at any Australia Post Office, or over the phone using Mastercard or Visa by calling 131816. Please use Billpay Code 4222 and your Ref. No. shown on the front of the notice when making payment. A service fee will be applied to payments made by credit card. A receipt will not be issued.

INTERNET



Pay your rates online by either Mastercard or Visa by going to <http://www.strathfield.nsw.gov.au/> Select **\$ Pay Rates Online** and follow the prompts. A receipt will not be issued.

DIRECT DEBIT



Have your rates paid automatically from your cheque or savings account (**credit cards not accepted**). Download a form from <http://www.strathfield.nsw.gov.au/council/forms/>
Note: If you are already on Council's Direct Debit system do not send in another form unless you are changing your nominated bank account. A receipt will not be issued.

COMMONWEALTH BANK OF AUSTRALIA



Complete the deposit slip overleaf and take the notice intact with cash or cheque payment to any branch of the Commonwealth Bank. The top section will be receipted and returned to you. This is your receipt.

MAIL



Post cheque and ORIGINAL deposit slip only (no photocopies) to PO Box 120, Strathfield NSW 2135. Post-dated cheques are not accepted. A receipt will NOT be issued.
Please allow sufficient time when sending payment by post to ensure payment is received on or before the due date, as Council does not accept responsibility for delays.

PERSONAL PAYMENT AT COUNCIL



Payment may be made at Council's Office, 65 Homebush Road, Strathfield.
Monday to Friday 8.30am to 5.00pm.
CASH, CHEQUES, EFTPOS OR CREDIT CARD (MasterCard & VISA only). A credit card service fee will apply.

PERSONAL PAYMENT AT LIBRARY



Present this notice intact to the Cashier at the Central Library, 65-67 Rochester Street, Homebush.
Monday to Thursday 9.30am to 7.30pm.
Friday 9.30am to 5.30pm. Saturday 9.00am to 3.30pm.
Sunday 1.00pm to 4.30pm.
CHEQUES, EFTPOS OR CREDIT CARD (MasterCard & VISA only). A service fee will be applied to payments made by credit card.

IMPORTANT INFORMATION FOR RATEPAYERS

PAYING YOUR RATES

You must pay your rates by the due date. Amounts not received by the due date are subject to daily interest charges (Section 566). Legal action may be taken to recover unpaid rates and charges with costs added to your account. In cases of hardship, alternative arrangements for payment may be made, however interest charges may still apply.

PAYING BY INSTALMENTS

You may pay your rates in full by the due date or you may elect to pay by quarterly instalments. A quarterly instalment notice will be issued at least 30 days before the subsequent due dates should you choose to pay by quarterly instalments. No further reminder notices will be sent.

LAND VALUATION

The rateable value of the land used in this notice was determined by the Valuer General.

CATEGORISATION OF LAND

The Local Government Act 1993 requires Council to declare each parcel of rateable land to be within one of the following categories: Residential, Business, Farmland or Mining. Your property category is shown overleaf.

Should the use of your property change, Section 524 of the Act requires a ratepayer to notify Council within 30 days. A rateable person may apply to the Council at any time for a review of the category. An application form is available at Council's Office.

Under the provisions of Section 526 of the Act, should the rateable person be dissatisfied with Council's revised declaration of the category, an appeal may be made to the Land and Environment Court within 30 days after the declaration is made.

NON-RATEABLE LAND

A property may be non-rateable under Sections 555, 556 and 557 of the Act if it is owned and used in relation to activities carried out by churches, schools, public hospitals, charities or public institutions. Under the provisions of Section 574 (2) an appeal must be made within 30 days after the service of the rates and charges notice.

PENSIONER CONCESSIONS

A pensioner rate rebate is available to eligible pensioners for any full quarters in which they are eligible. Pensioners who consider themselves eligible should attend Council's office with their current Pensioner Concession Card. Should you become a pensioner after the date of this Notice a partial rebate may apply. A rebate for Stormwater Management Charge will also be granted for a full year to pensioners who are eligible for the rate rebate. There is no need to apply for this rebate separately.

DOMESTIC WASTE MANAGEMENT SERVICE CHARGES

Section 496 of the Act requires Council to make and levy a charge for the provision of a Domestic Waste Management Service for each parcel of rateable land for which the service is available.

STORMWATER MANAGEMENT SERVICE CHARGES

Section 496A of the Act allows Council to make and levy a charge for the provision of stormwater management services for each parcel of rateable land for which the service is available.

COMMONWEALTH SENIORS HEALTH CARD CONCESSION

A rebate for Ordinary Residential Rates and Stormwater Management Charge is available to eligible Commonwealth Seniors Health card holders for a full year when they are eligible on 1 July each year. Card holders who consider themselves eligible should attend Council's office with their current Commonwealth Seniors Health Card.

CHANGE OF POSTAL ADDRESS

Notification must be in writing. If your current postal address is different to the address for service of notices shown on the front of this notice, please notify Council's Rates Section immediately in writing by fax or post (details overleaf) or by e-mail to council@strathfield.nsw.gov.au

Notification of change of address will not be accepted by telephone.

HSCC RG 21/22

Should you have difficulty paying your rates by the due date or have any enquiries regarding rating matters, please contact Council's Customer Service Centre on (02) 9748 9999.



FREE OUTDOOR MOVIES

SATURDAY NIGHTS - STRATHFIELD PARK Homebush Road, Strathfield

Pack a picnic, bring a blanket or chair and enjoy a great evening of free entertainment for all the family under the stars.

Check www.strathfieldevents.nsw.gov.au for movie times.

2021

6 November

Frozen 2

20 November

Abominable

11 December

Strathfield Christmas Carols Special

A Christmas Carol (2009)

2022

26 January

Australia Day Special

Oddball

12 February

In the Heights

26 February

Gladiator

12 March

Space Jam: A New Legacy

26 March

Raya and the Last Dragon

Movies are subject to change without notice.

FOLLOW US ON SOCIAL MEDIA FOR WEATHER UPDATES



@StrathfieldEvents



@StrathfieldMC



@StrathfieldCouncil



Covid-19 restrictions apply, including limited capacity.

www.strathfieldevents.nsw.gov.au

다양한 공동체 지원

多元文化社区援助

دعم المجتمعات المتنوعة

विविध जनसमुदायको लागि सहयोग

विविधतापूर्ण समुदायों के लिए समर्थन

Hỗ trợ Dành cho Các Cộng đồng Đa dạng

பல்வேறு வகைப்பட்ட
சமூகங்களுக்கான ஆதரவு

Support For Diverse Communities



Covid-19 Information

Vaccines are available at Homebush Medical Clinic (9746 7789) and Flemington Medical Clinic (9746 7375).

Get tested at Strathfield Square and Hudson Park. Scan the QR code for more info.



Get Help Now:

Phone: 9748 9654 (for information in your language)

Email: support@strathfield.nsw.gov.au

Check Strathfield Council's website for the times and locations of our pop-up information stalls and for online resources in your language.

Visit: www.strathfield.nsw.gov.au/live/support



Payment summary

Payment method	BPAY®
Payment status	Sent
Payment ID	9b7c0483-f7cc-47d5-9d08-9ff959452613

From

From account	Westpac DIY Super Working Account 032-069 xx1024
Description	No description provided

To

Payee nickname	STRATHFIELD COUNCIL
Billers	49148 - STRATHFIELD COUNCIL
Customer reference number	7548617

Payment details

Amount	\$338.00
Scheduled payment date	29 Jan 2022

Other details

Method	Manually created
BPAY® receipt number	2664791
Withdrawal receipt number	2664791
Submitted by	Ramanaruban Mahendram (3:00pm, 29 Jan 2022)
Approved by	Ramanaruban Mahendram (3:00pm, 29 Jan 2022)



Payment summary

Payment method	BPAY®
Payment status	Sent
Payment ID	d132f40b-8112-44f2-b688-6d0902604247

From

From account	Westpac DIY Super Working Account 032-069 xx1024
Description	No description provided

To

Payee nickname	STRATHFIELD COUNCIL
Billers	49148 - STRATHFIELD COUNCIL
Customer reference number	7548617

Payment details

Amount	\$338.00
Scheduled payment date	28 May 2022


Other details

Method	Manually created
BPAY® receipt number	5021240
Withdrawal receipt number	5021240
Submitted by	Ramanaruban Mahendram (9:13pm, 28 May 2022)
Approved by	Ramanaruban Mahendram (9:13pm, 28 May 2022)



Billers Code: **49148**
 Ref No: **7548617**

**2021/2022
 3RD QUARTER INSTALMENT NOTICE**



Pragnya Holding P/L
 Unit 25
 1 Bennett Avenue
 STRATHFIELD SOUTH NSW 2136

POSTING DATE	DUE DATE
24/01/2022	28/02/2022

POST billpay Billpay Code: 4222
 Ref No: 7548 617

In person at any Post Office, by phone 13 18 16, or go to postbillpay.com.au

For important information and payment methods, please see reverse.



*4222 7548617

RATE CATEGORY: Residential

PROPERTY LOCATION AND DESCRIPTION

Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 Lot 8 SP 5608

THE THIRD INSTALMENT FOR THE YEAR 1 JULY 2021 TO 30 JUNE 2022 IS DUE 28 FEB 2022.

THE TOTAL AMOUNT DUE INCLUDES:

THIRD INSTALMENT DUE 28 FEB 2022	\$338.00
TOTAL AMOUNT PAYABLE	\$338.00

INTEREST IS CHARGED ON ALL OVERDUE RATES AND CHARGES AT 6% PER ANNUM, CALCULATED DAILY.

SHOULD YOU BE UNABLE TO MAKE PAYMENT BY THE DUE DATE, PLEASE CONTACT COUNCIL S RATES SECTION ON 9748 9999.

COUNCIL HAS IMPLEMENTED A 0.7% SURCHARGE ON CREDIT CARD TRANSACTIONS.

PLEASE DEDUCT ANY PAYMENTS SINCE 17 JAN 2022

GO TO WWW.STRATHFIELD.NSW.GOV.AU TO REGISTER FOR ELECTRONIC DELIVERY OF NOTICES

Henry Wong
 Chief Executive Officer
 4081949-Run1-V-002810

Credit Card Payments Telephone or Internet
 Phone 1300 704 941 or log onto www.strathfield.nsw.gov.au
 MasterCard & Visa only

AMOUNT PAID \$ / /
 BANK STAMP / /
 DATE OF PAYMENT

Commonwealth Bank
 Commonwealth Bank of Australia
 ABN 48 123 123 124
 NORTH STRATHFIELD, NSW



POST billpay Billpay Code: 4222
 Ref: 7548 617

Pay in person at any post office, phone 13 18 16 or go to postbillpay.com.au



*4222 7548617

CREDIT

CUST REF: 7548617

NAME: Pragnya Holding P/L
 LOCATION: Unit 8 22 Hornsey Road HOMEBUSH WEST NSW 2140
 AMOUNT: \$338.00
 DUE DATE: 28/02/2022

Date / /

TELLER STAMP / /
INITIALS
No. OF CHQS

Please fill in the following particulars of cheques. Proceeds of cheques, whilst credited to the account, are generally not available until cleared. Please refer to your account terms and conditions for details.

FREE OF TRANSFER FEE AT ANY CBA BRANCH	CASH		
	AMOUNT OF CHEQUES		

DRAWER	BANK	BRANCH
TRAN CODE 831	USER CODE 066635	CUSTOMER REF. 7548617
FOR CREDIT OF STRATHFIELD MUNICIPAL COUNCIL		

Total \$

PAYMENT OPTIONS

BPAY



BPAY View® - Contact your bank or financial institution to make payment from your savings or cheque account using BPAY. When making payment please quote Biller Code 49148 and your Ref. No. shown on the front of the notice. A receipt will not be issued.

AUSTRALIA POST



Payments can be made at any Australia Post Office, or over the phone using Mastercard or Visa by calling 131816. Please use Billpay Code 4222 and your Ref. No. shown on the front of the notice when making payment. A service fee will be applied to payments made by credit card. A receipt will not be issued.

INTERNET



Pay your rates online by either Mastercard or Visa by going to <http://www.strathfield.nsw.gov.au/>
Select **\$ Pay Rates Online** and follow the prompts. A receipt will not be issued.

DIRECT DEBIT



Have your rates paid automatically from your cheque or savings account (**credit cards not accepted**). Download a form from <http://www.strathfield.nsw.gov.au/council/forms/>
Note: If you are already on Council's Direct Debit system do not send in another form unless you are changing your nominated bank account. A receipt will not be issued.

COMMONWEALTH BANK OF AUSTRALIA



Complete the deposit slip overleaf and take the notice intact with cash or cheque payment to any branch of the Commonwealth Bank. The top section will be receipted and returned to you. This is your receipt.

MAIL



Post cheque and ORIGINAL deposit slip only (no photocopies) to PO Box 120, Strathfield NSW 2135. Post-dated cheques are not accepted. A receipt will NOT be issued.
Please allow sufficient time when sending payment by post to ensure payment is received on or before the due date, as Council does not accept responsibility for delays.

PERSONAL PAYMENT AT COUNCIL



Payment may be made at Council's Office,
65 Homebush Road, Strathfield.
Visit www.strathfield.nsw.gov.au for current opening hours.
CHEQUES, EFTPOS OR CREDIT CARD (MasterCard & VISA only).
Personal cheques capped at \$5,000. Cash not accepted. A credit card service fee will apply.

PERSONAL PAYMENT AT LIBRARY



Present this notice intact to the Cashier at the Central Library,
65-67 Rochester Street, Homebush.
Monday to Wednesday & Friday 9.30am to 4.30pm.
Thursday 9.30am to 8.00pm.
Saturday 9.00am to 4.00pm. Sunday Closed.
CHEQUES, EFTPOS OR CREDIT CARD (MasterCard & VISA only). Personal cheques capped at \$5,000. Cash not accepted. A credit card service fee will apply.

IMPORTANT INFORMATION FOR RATEPAYERS

PAYING YOUR RATES

You must pay your rates by the due date. Amounts not received by the due date are subject to daily interest charges (Section 566). Legal action may be taken to recover unpaid rates and charges with costs added to your account. In cases of hardship, alternative arrangements for payment may be made, however interest charges may still apply.

PAYING BY INSTALMENTS

You may pay your rates in full by the due date or you may elect to pay by quarterly instalments. A quarterly instalment notice will be issued at least 30 days before the subsequent due dates should you choose to pay by quarterly instalments. No further reminder notices will be sent.

LAND VALUATION

The rateable value of the land used in this notice was determined by the Valuer General.

CATEGORISATION OF LAND

The Local Government Act 1993 requires Council to declare each parcel of rateable land to be within one of the following categories: Residential, Business, Farmland, Mining or Environmental. Your property category is shown overleaf.

Should the use of your property change, Section 524 of the Act requires a ratepayer to notify Council within 30 days. A rateable person may apply to the Council at any time for a review of the category. An application form is available at Council's Office.

Under the provisions of Section 526 of the Act, should the rateable person be dissatisfied with Council's revised declaration of the category, an appeal may be made to the Land and Environment Court within 30 days after the declaration is made.

NON-RATEABLE LAND

A property may be non-rateable under Sections 555, 556 and 557 of the Act if it is owned and used in relation to activities carried out by churches, schools, public hospitals, charities or public institutions. Under the provisions of Section 574 (2) an appeal must be made within 30 days after the service of the rates and charges notice.

PENSIONER CONCESSIONS

A pensioner rate rebate is available to eligible pensioners for any full quarters in which they are eligible. Pensioners who consider themselves eligible should attend Council's office with their current Pensioner Concession Card. Should you become a pensioner after the date of this Notice a partial rebate may apply. A rebate for Stormwater Management Charge will also be granted for a full year to pensioners who are eligible for the rate rebate. There is no need to apply for this rebate separately.

DOMESTIC WASTE MANAGEMENT SERVICE CHARGES

Section 496 of the Act requires Council to make and levy a charge for the provision of a Domestic Waste Management Service for each parcel of rateable land for which the service is available.

STORMWATER MANAGEMENT SERVICE CHARGES

Section 496A of the Act allows Council to make and levy a charge for the provision of stormwater management services for each parcel of rateable land for which the service is available.

COMMONWEALTH SENIORS HEALTH CARD CONCESSION

A rebate for Ordinary Residential Rates and Stormwater Management Charge is available to eligible Commonwealth Seniors Health card holders for a full year when they are eligible on 1 July each year. Card holders who consider themselves eligible should attend Council's office with their current Commonwealth Seniors Health Card.

CHANGE OF POSTAL ADDRESS

Notification must be in writing. If your current postal address is different to the address for service of notices shown on the front of this notice, please notify Council's Rates Section immediately in writing by fax or post (details overleaf) or by e-mail to council@strathfield.nsw.gov.au

Notification of change of address will not be accepted by telephone.

HSCC RG 21/22 V3

Should you have difficulty paying your rates by the due date or have any enquiries regarding rating matters, please contact Council's Customer Service Centre on (02) 9748 9999.

Pragnya Superannuation Fund

Queries

1. WBC Cash Investment Acc # 1980 - Please provide supporting documentation for the below payments:
 - 08/09/2021 "Hornsey Road Council fees" \$679.65
 - 09/09/2021 "Strathfield council" \$4.76
 - 20/01/2022 "Strata report Seeto" \$79

Response

Council rates notices

We had relocated to a new property during FY2021 and had misplaced some of the source documents during the move. Also, during this period, we missed a number of notices and mail as a consequence of mail still being sent to the previous address.

I have reviewed the rates notices for FY21 and the associated payments (attached as "Council statements FY21" and "Council payments record Westpac Online Banking FY21") which reveals that the quarterly payment due on 31/05/21 for \$330 was not paid in FY21. Subsequently, the next payment for FY22 was due on 30/09/21. The payment of \$684.41 to the council on 08/09/21 and 09/09/21 approximates 2 quarterly payments of \$330 and \$338, with the balance reasonably expected to be fines accrued due to late payment. Please refer to the attached s/sheet

Question 1 - Payment to Strathfield council on 08 & 09/09/2021			
Date	Amount		
08/09/2021	-679.65		
09/09/2021	-4.76		
	-684.41		

Council rates and payments for FY2021			
Due date	Amount	Paid on	Amount
30/09/2020	-331.18	28/09/2021	331.18
30/11/2020	-330.00	28/11/2020	330.00
28/02/2021	-330.00	06/04/2021	332.34
31/05/2021	-330.00	31/05/2021	Unpaid
	-1,321.18		

Due date	Amount	Paid on	Amount
30/09/2021			Unpaid
30/11/2021	-338.00	23/10/2021	338.00
28/02/2022	-338.00	29/01/2022	338.00
31/05/2022	-338.00	28/05/2022	338.00
	-1,014.00		

Estimated amount unpaid between May 2021 and Sept 2022	-668.00
Amount paid on 08 & 09/09/2021	-684.41
Variance (Most likely council fines for late payment)	-16.41

Ramana Mahendram:
Please refer to the attachments as follows:
- Council statements FY21
- Council payments record Westpac Online Banking FY21

Ramana Mahendram:
Couldry be confirmed as the source document was not available but as per prior year's statement dated 12/08/20, it was expected to be marginally higher than other quarterly payments for FY22.

Strata report - Please refer attached "Strata report Seeto – Invoice".

2. Please provide most recent ASIC company statement and a copy of the ASIC invoice for the below payment:
 - 13/09/2021 "Asic – annual stat" \$3

Response – Unable to locate for the reasons stated above in item 1.

3. St George Acc #4291 – Please confirm which member to below employer contribution deposit belongs to:
 - 15/10/2021 “SuperChoice P/L PC141021-101029668” \$34.67

Response – The contribution was for Ramana Mahendram. Please see attached “SuperChoice SMSF SuperStream Service - 15.10.21 – Ramana”.

4. WBC Cash Investment Acc # 1980 – Please confirm what the below deposits were for. If they were member contributions, please confirm which member they should be allocated to and whether they are personal concessional (to be deducted in your personal tax return) or non-concessional contributions:
 - 26/11/2021 “Ramanaruban Mahendram” \$10,000
 - 29/11/2021 “Pymt Ramanaruban” \$6,000

Response- The total amount of \$16,000 was intended to be non- concessional (after tax) contributions from Ramana Mahendram and Salini Ganesan, split \$8,000 per person.

5. St George Acc # 8131 – Please confirm what the below deposit was for and provide supporting documentation (if any):
 - 29/11/2021 “Ramanaruban Mahendram” \$1,000 deposit

Response – This amount is a non-concessional (after tax) contribution to Ramana Mahendram. Details of the originating transfer is as follows:

Statement 3 (Page 3 of 3)
 Account Number 06 2799 12967530

Date	Transaction	Debit	Credit	Balance
28 Nov	Transfer To Pragnya Pty Ltd NetBank Super	1,000.00		\$402,000.00 CR
09 Dec	Transfer to xx1715 NetBank	10,000.00		\$392,000.00 CR

6. 8/22 Hornsey Road, Homebush West – Please confirm if insurance premiums were paid in FY2022.

Response – The insurance was not renewed for the remainder of FY22 following expiry in 23/11/21 as the property was put up for sale following the expiry of the rental tenancy.

7. We note the members were reimbursed \$11,509 on 27/06/2022 for apartment repairs cost made to the rental property during FY2022. We have calculated the following amounts based on the invoices provided. Please confirm what the difference of \$974.20 is, and provide supporting invoices.

Date	Expenses per invoices received	Amount
4/04/2022	Concord Locksmith	\$ 154
28/01/2022	Hady Saloum - Kitchen, cleaning and general repairs	\$ 8,900
16/05/2022	NCAT	\$ 45
30/12/2021	Mister Mint	\$ 35.80
7/01/2022	Seek Plumbing Services	\$ 1,400
		\$ 10,534.80

Response – Unfortunately, I couldn't locate any further invoices to support the gap of \$974.20 and cannot recall the full details at this point. Please let me know how I may best resolve the situation, in need, I could reimburse the superfund for the amount of \$974.20.

41980 - Property Expenses - Insurance Premium

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West		\$479.00	100%
TOTAL		CY Balance	LY Balance	
			\$479.00	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

42010 - Property Expenses - Interest on Loans

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$5,052.14	\$8,289.62	(39.05)%
TOTAL		CY Balance	LY Balance	
		\$5,052.14	\$8,289.62	

Supporting Documents

- General Ledger [Report](#)
- St George Financial Year 2022 Interest Expense.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)					
30/06/2022	Loan interest and fees		5,051.63		5,051.63 DR
30/06/2022	Loan interest and fees		0.51		5,052.14 DR
			5,052.14		5,052.14 DR

Total Debits: 5,052.14

Total Credits: 0.00



Financial Year's Interest

View your Interest Summary for the Financial Year starting July

Account Name	01 July 2022 - to date		01 July 2021 - 30 June 2022	
	Interest Charged	Interest Earned	Interest Charged	Interest Earned
Complete Freedom Offset 459 094 291	0	0	0	0
Complete Freedom Offset 496 528 131	0	0	0	0
Residential Loan S211 084 831 900	1236	0	0.51	0
Residential Loan S211 084 831 901	5433.09	0	5051.63	0
Total	6669.09	0	5052.14	0

Note: Closed accounts are not included in the Interest Summary.

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42060 - Property Expenses - Repairs Maintenance

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$1,719.80	\$775.00	121.91%
TOTAL		CY Balance	LY Balance	
		\$1,719.80	\$775.00	

Supporting Documents

- General Ledger [Report](#)
- New keys 30.12.21.pdf
- Concord Locksmith for Pragnya Homebush property 04.04.22.pdf
- Rental statement - Owner Financial Year Summary 2022 (0822 PRAGY).pdf [PRAGS001_8 / 22HORNSEY](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)					
27/06/2022	Withdrawal-Osko Payment 1099474 Ramanaruban Mahendram Reimbursement for apartment costs		189.80		189.80 DR
27/06/2022	Withdrawal-Osko Payment 1099474 Ramanaruban Mahendram Reimbursement for apartment costs		1,400.00		1,589.80 DR
30/06/2022	FY2022 rental income & exp		130.00		1,719.80 DR
			1,719.80		1,719.80 DR

Total Debits: 1,719.80

Total Credits: 0.00

MISTER MINIT

WESTFIELD BURWOOD

SHOP 2243 PH 02 97476629

ABN 29 602 044 977

TAX INVOICE

DEC30/2021

4 X 8.95

FLAT KEY

35.80

DUE AMOUNT

35.80

EFTPOS

35.80⁰

CHANGE

0.00

GST

3.25

CUSTOMERS

1

0001-056071

14:33R

CLERK NAME 00001



19 Wilga Street
Concord West NSW 2138
Australia
Phone: 0416 039 555
concordlock@optusnet.com.au
ABN: 72 235 230 402

Tax Invoice

Invoice: CL25577

Invoice date: 4/04/2022

Bill to:
Salini
8/22 Hornsey Road
Homebush West NSW 2140

Due:
4th May 2022

Purchase Order:

WORK COMPLETED

Service call to rekey 2x locks

DESCRIPTION	QTY	UNIT PRICE (ex GST)	TAX TYPE	AMOUNT (ex GST)
Service Call	1	\$60.00	GST	\$60.00
Rekey Lock	2	\$40.00	GST	\$80.00

PAID

Sub-Total (ex GST):	\$140.00
GST:	\$14.00
Total (inc GST):	\$154.00
Amount Paid:	\$154.00
AMOUNT DUE:	\$0.00

REMITTANCE

Payment Options: Direct Credit / Cheque / Cash

Our terms are strictly COD or 30 Days

Bank Details

Name: Commonwealth Bank
BSB: 062 216 **Account #:** 100 527 47

INVOICE #CL25577

Customer Name: Salini

Please email remittance to above details

Giant Realty Group Pty Ltd

Giant Realty Group Pty Ltd

A.B.N. 32 630 008 114 A.C.N. 630 008 114

Phone 02 9763 7778

Fax 02 9763 7188

GRG Giant Realty Group

PO Box 2078

Homebush West NSW 2140

Email grgroupmgt@gmail.com

TO: Pragnya Pty Ltd
25/1 Bennett Ave
South Strathfield NSW 2136

0822 PRAGY

Financial Year Summary For The Year Ending 2022

Description	Debit	Credit
8/22 Hornsey Road, Homebush West 2140		
Income		
Rental Income		\$10,497.14
Other Income		\$1,410.00
Expenses		
Repairs & Maintenance	\$130.00	
Management Fees	\$461.87	
Other Items		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credit		\$0.00
Administration Fee	\$24.50	
Other Account Debit	\$0.00	
Total Payments to Owner	\$11,290.77	

42100 - Property Expenses - Strata Levy Fees

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$3,204.15	\$2,079.60	54.08%
TOTAL		CY Balance	LY Balance	
		\$3,204.15	\$2,079.60	

Supporting Documents

- General Ledger [Report](#)
- Lot_8_FeeNotice202110.pdf
- Lot_8_FeeNotice202204.pdf
- Lot_8_FeeNotice202107.pdf
- Lot_8_FeeNotice202201.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Strata Levy Fees (42100)					
<u>8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)</u>					
26/11/2021	Withdrawal Online 4931573 Bpay Deft Payme		519.90		519.90 DR
14/01/2022	Withdrawal Online 6591300 Bpay Deft Payme		894.75		1,414.65 DR
04/04/2022	Withdrawal Online 1170001 Bpay Deft Payme Ocms		894.75		2,309.40 DR
27/06/2022	TFR WDL BPAY INTERNET27JUN 00:32 TO DEFT PAYMENTS 255117228000007448		894.75		3,204.15 DR
			3,204.15		3,204.15 DR
Total Debits:			3,204.15		
Total Credits:			0.00		



Notice of Levies Due in July 2021

Issued 01/06/2021 on behalf of:

The Owners of Corporation SP 5608
ABN 74549185287
22 Hornsey Road
HOMEBUSH WEST NSW 2140

Pragnya Holding Pty Ltd ACN 608 033 432
25/1 Bennett Avenue
STRATHFIELD SOUTH NSW 2136

for Lot 8 Unit 8
Pragnya Holding Pty Ltd ACN 608 033 432

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/07/2021	Quarterly Admin Levy	519.90	0.00	519.90
	Total levies due in month	519.90	0.00	519.90

Total of this levy notice	519.90
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	519.90
Prepaid	0.00
Total amount due	\$519.90

Payment due 01/07/2021

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'The Owners of Corporation SP 5608'

IMPORTANT NOTES

This levy is due on or before the 30th July 2021 (including the 30 day grace period), covering 1st July 2021 to 30th September 2021.

To get a quote for CHU Contents Insurance for strata, head to the website:

<https://quote.chu.com.au/contents/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/contents/>>

To get a quote for CHU Landlords Insurance for strata, head to the website:

<https://quote.chu.com.au/landlords/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/landlords/>>



Fast payments n



Billers code 96503

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

*Registration is required for payments from cheque or savings accounts. Please complete a registration form available at www.deft.com.au or call 1800 672 162. You do not need to re-register for the internet service if already registered for phone payment. Registration is not required for credit card payments.



Pay over the Internet by DEFT Online from your *pre-registered bank account at www.deft.com.au



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Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Owners Corporate Management Services

DEFT Reference Number

255117228 000007448

Amount Due

\$519.90

Due Date

01/07/2021

Amount Paid

\$

Pragnya Holding Pty Ltd ACN 608 033

Strata Plan 5608

Lot 8

Unit 8



*442 255117228 000007448



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Owners Corporate Management Services Pty Ltd
ABN 12 117 217 722

P 9816 2845
E reception@ocms.com.au
W www.ocms.com.au

PO Box 161
Gladesville NSW 1675

Notice of Levies Due in October 2021

Issued 24/11/2021 on behalf of:

The Owners of Corporation SP 5608
ABN 74549185287
22 Hornsey Road
HOMEBUSH WEST NSW 2140

Pragnya Holding Pty Ltd ACN 608 033 432
25/1 Bennett Avenue
STRATHFIELD SOUTH NSW 2136

for Lot 8 Unit 8
Pragnya Holding Pty Ltd ACN 608 033 432

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/10/2021	Quarterly Admin Levy	519.90	0.00	519.90
	Total levies due in month	519.90	0.00	519.90

Total of this levy notice	519.90
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	519.90
Prepaid	0.00
Total amount due	\$519.90
Payment due 01/10/2021	

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'The Owners of Corporation SP 5608'

IMPORTANT NOTES

This levy is due on or before the 31st December 2021 (including the 30 day grace period), covering 1st October 2021 to 31st December 2021.

To get a quote for CHU Contents Insurance for strata, head to the website:

<https://quote.chu.com.au/contents/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/contents/>>

To get a quote for CHU Landlords Insurance for strata, head to the website:

<https://quote.chu.com.au/landlords/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/landlords/>>



Fast payments n



Billers code 96503
If fee, it will be deducted

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Pragnya Holding Pty Ltd ACN 608 033
Strata Plan 5608
Lot 8 Unit 8



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GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Owners Corporate Management Services

DEFT Reference Number

255117228 000007448

Amount Due

\$519.90

Due Date

01/10/2021

Amount Paid

\$



*442 255117228 000007448

+255117228 000007448 <

000051990<2+



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Owners Corporate Management Services Pty Ltd
ABN 12 117 217 722

P 9816 2845
E reception@ocms.com.au
W www.ocms.com.au

PO Box 161
Gladesville NSW 1675

Notice of Levies Due in January 2022

Issued 29/11/2021 on behalf of:

The Owners of Corporation SP 5608
ABN 74549185287
22 Hornsey Road
HOMEBUSH WEST NSW 2140

Pragnya Holding Pty Ltd ACN 608 033 432
25/1 Bennett Avenue
STRATHFIELD SOUTH NSW 2136

for Lot 8 Unit 8
Pragnya Holding Pty Ltd ACN 608 033 432

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/01/2022	Quarterly Admin/Capital Works Levy	543.10	351.65	894.75
	Total levies due in month	543.10	351.65	894.75

Total of this levy notice	894.75
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	894.75
Prepaid	0.00
Total amount due	\$894.75

Payment due 01/01/2022

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'The Owners of Corporation SP 5608'

IMPORTANT NOTES

This levy is due on or before the 30th January 2022 (including the 30 day grace period), covering 1st January 2022 to 31st March 2022.

To get a quote for CHU Contents Insurance for strata, head to the website:

<https://quote.chu.com.au/contents/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/contents/>>

To get a quote for CHU Landlords Insurance for strata, head to the website:

<https://quote.chu.com.au/landlords/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/landlords/>>



Fast payments n



Billers code 96503

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GPO Box 4690, Sydney NSW 2001



Pay in person at any post office by cash, cheque or Eftpos. Payments made at Australia Post will incur a \$2.75 DEFT processing fee.

Owners Corporate Management Services

DEFT Reference Number

255117228 000007448

Amount Due

\$894.75

Due Date

01/01/2022

Amount Paid

\$

Pragnya Holding Pty Ltd ACN 608 033

Strata Plan 5608

Lot 8

Unit 8



*442 255117228 000007448

+255117228 000007448 <

000089475<2+



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Owners Corporate Management Services Pty Ltd
ABN 12 117 217 722
P 9816 2845
E reception@ocms.com.au
W www.ocms.com.au
PO Box 161
Gladesville NSW 1675

Notice of Levies Due in April 2022

Issued 16/02/2022 on behalf of:

The Owners of Corporation SP 5608
ABN 74549185287
22 Hornsey Road
HOMEBUSH WEST NSW 2140

Pragnya Holding Pty Ltd ACN 608 033 432
25/1 Bennett Avenue
STRATHFIELD SOUTH NSW 2136

for Lot 8 Unit 8
Pragnya Holding Pty Ltd ACN 608 033 432

Due date	Details	Amounts due (\$)		Total
		Admin Fund	Cap Wrks Fnd	
01/04/2022	Quarterly Admin/Capital Works Levy	543.10	351.65	894.75
	Total levies due in month	543.10	351.65	894.75

Total of this levy notice	894.75
Levies in arrears	0.00
Interest on levies in arrears	0.00
Outstanding owner invoices	0.00
Subtotal of amount due	894.75
Prepaid	0.00
Total amount due	\$894.75

Late Payment: If payment is not made by the due date, interest may be charged at an annual rate of 10%.
Cheques should be made payable to 'The Owners of Corporation SP 5608'

Levy Payment due 01/04/2022

IMPORTANT NOTES

This levy is due on or before the 30th April 2022 (including the 30 day grace period), covering 1st April 2022 to 30th June 2022.

To get a quote for CHU Contents Insurance for strata, head to the website:

<https://quote.chu.com.au/contents/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/contents/>>

To get a quote for CHU Landlords Insurance for strata, head to the website:

<https://quote.chu.com.au/landlords/#/step-1?referenceCode=OWNERSCORPORATEMANAGEMENT>
<<https://quote.chu.com.au/landlords/>>



DEFT
PAYMENT SYSTEMS

Fast payments n



Billers code 96503

Contact your participating financial institution to make a BPAY payment from your cheque or savings account. Enter the biller code and your DEFT reference number. To use the QR code, use the reader within your mobile banking app. More info: www.bpay.com.au

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Pay over the Internet from your Bank account. Register at www.deft.com.au



Pay over the phone from your Bank account. Register at www.deft.com.au



Credit card payments can be made over the Internet. Log onto www.deft.com.au or call 1300 301 090 and follow the instructions. A surcharge will be applicable if you use this option.



Pay by mailing this payment slip with your cheque to:

DEFT Payment Systems
GPO Box 4690, Sydney NSW 2001

Owners Corporate Management Services

DEFT Reference Number

25511722800007448

Amount Due

\$894.75

Due Date

01/04/2022

Amount Paid

\$

Pragnya Holding Pty Ltd ACN 608 033

Strata Plan 5608

Lot 8

Unit 8



*496 255117228 000007448



Post Billpay

Pay in-store at Australia Post.

+255117228 000007448 <

000089475<2+

42110 - Property Expenses - Sundry Expenses

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$148.50		100%
TOTAL		CY Balance	LY Balance	
		\$148.50		

Supporting Documents

- General Ledger [Report](#)
- Strata report Seeto - Invoice.pdf [PRAGS001_8/22HORNSEY](#)
- Rental statement - Owner Financial Year Summary 2022 (0822 PRAGY).pdf [PRAGS001_8/22HORNSEY](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Sundry Expenses (42110)					
<u>8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)</u>					
20/01/2022	Withdrawal-Osko Payment 1333049 Ramanaruban Mahendram Strata report Seeto		79.00		79.00 DR
27/06/2022	Withdrawal-Osko Payment 1099474 Ramanaruban Mahendram Reimbursement for apartment costs		45.00		124.00 DR
30/06/2022	FY2022 rental income & exp		24.50		148.50 DR
			148.50		148.50 DR

Total Debits: 148.50

Total Credits: 0.00



Ramana Ruban <ramana.ruban@gmail.com>

Fwd: BeforeYouBid - Your Order

1 message

Salini Ganesan <saliniganesan9@gmail.com>
To: Ramana Ruban <ramana.ruban@gmail.com>

27 May 2023 at 19:48

----- Forwarded message -----

From: **The BYB Team** <team@beforeyoubid.com.au>
Date: Tue, 18 Jan 2022, 8:17 pm
Subject: BeforeYouBid - Your Order
To: <saliniganesan9@gmail.com>



Ref: BYB186851

14 January 2022

Order Placed

Hi Pragnaya Pty Ltd atf the Pragnya Superannuation Fund
Pragnaya Pty Ltd atf the Pragnya Superannuation Fund,

Thank you for placing an order. This is an order confirmation
email for your records.

This email acts as your Tax Invoice and Receipt

8/22 Hornsey Road, Homebush West NSW 2140

Strata **\$79.00**

Total Paid **\$79.00**
(\$7.18 in GST)

To access and track your orders click on the link below.

TRACK MY ORDERS

Both Before You Bid and Strata Managers are experiencing unprecedented demand for Strata reports. Most reports are being delivered in the usual ETA of 2-4 business days. However, report delivery ETAs for some Strata Managers are currently around 5-8 business days.

Good luck with your property selling.

The Before You Bid Team!

BYB WEBSITE • HELP • ACCOUNT

© Before You Bid Pty Ltd 2022 • ABN 86 604 849 470 • [320 Pitt Street, Sydney NSW 2000](#) • All Rights Reserved. If your matter is urgent, go to beforeyoubid.com.au/contact or call us on [1300 253 761](tel:1300253761)



Giant Realty Group Pty Ltd

Giant Realty Group Pty Ltd

A.B.N. 32 630 008 114 A.C.N. 630 008 114

Phone 02 9763 7778

Fax 02 9763 7188

GRG Giant Realty Group

PO Box 2078

Homebush West NSW 2140

Email grgroupmgt@gmail.com

TO: Pragnya Pty Ltd
25/1 Bennett Ave
South Strathfield NSW 2136

0822 PRAGY

Financial Year Summary For The Year Ending 2022

Description	Debit	Credit
8/22 Hornsey Road, Homebush West 2140		
Income		
Rental Income		\$10,497.14
Other Income		\$1,410.00
Expenses		
Repairs & Maintenance	\$130.00	
Management Fees	\$461.87	
Other Items		
Balance Carried Forward From Prior Year		\$0.00
Other Account Credit		\$0.00
Administration Fee	\$24.50	
Other Account Debit	\$0.00	
Total Payments to Owner	\$11,290.77	

42150 - Property Expenses - Water Rates

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	\$786.55	\$609.23	29.11%
TOTAL		CY Balance	LY Balance	
		\$786.55	\$609.23	

Supporting Documents

- General Ledger [Report](#)
- Sydney Water due 02.05.22.pdf
- Sydney Water overdue dated 09.07.21.pdf
- Sydney Water payment history for FY2022.pdf
- Sydney Water due 02.02.22.pdf
- Sydney Water due 02.11.21.pdf
- Sydney Water overdue dated 16.11.21.pdf

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
8/22 Hornsey Road, Homebush West (PRAGS001 8/22HORNSEY)					
14/07/2021	Withdrawal-Osko Payment 1044312 Ramanaruban Mahendram Sydney Water card payment		314.42		314.42 DR
18/11/2021	Withdrawal Online 5492780 Bpay Sydney Wat		162.64		477.06 DR
02/02/2022	Withdrawal Online 7072822 Bpay Sydney Wat		153.89		630.95 DR
02/02/2022	Deposit-Osko Payment 2291543 Ramanaruban Mahendram Sydhey Water 020222			153.89	477.06 DR
03/02/2022	OSKO WITHDRAWAL 02FEB 22:29 Sydhey Water 020222 Pragnya Pty Ltd		153.89		630.95 DR
19/04/2022	TFR WDL BPAY INTERNET18APR 19:16 TO SYDNEY WATER 39225460003		155.60		786.55 DR
			940.44	153.89	786.55 DR

Total Debits: 940.44

Total Credits: 153.89

account.sydneywater.com.au/Portal/Dashboard.aspx)



nt



See billing and payment history

Select property:

U 8/22 Hornsey Rd Homebush West



01 July 2021

30 June 2022

Search

[Reset](#)

Billing history

Payment history

It may take up to 48 hours for payments to be shown.

↓ Payment date

Payment type

Payment date	Payment type	Amount
19/04/2022	BPAY	\$155.60
03/02/2022	BPAY	\$153.89
19/11/2021	BPAY	\$162.64

15/07/2021

PayPal

\$314.42

Showing page 1 of 1

[↓ Download payment history](#)



<https://www.sydneywater.com.au/privacy.html>
<https://www.sydneywater.com.au/content/dam/sydneywater/documents/my-account-terms-conditions.pdf>
[Contact us \(Contact-Us.aspx\)](#)

Privacy (<https://www.sydneywater.com.au/privacy.html>)

Terms of use

(<https://www.sydneywater.com.au/content/dam/sydneywater/documents/my-account-terms-conditions.pdf>)

Contact us ([Contact-Us.aspx](#))

Sydney Water respectfully acknowledges the traditional custodians of the land and waters on which we work, live and learn. We pay respect to Elders past and present.

Copyright © 2023 Sydney Water

Last bill	Payments	Balance	This bill	Total amount due
\$157.31	\$162.64	\$0.00	\$153.89	\$153.89

PRAGNYA HOLDING PTY LTD
 46 BERESFORD AVE
 CROYDON PARK NSW 2133

Please pay by

02/02/22

Account number

3922 546

Account for strata unit

U 8/22 Hornsey Rd Homebush West

Fixed charges - GST free	1 Jan 22 - 31 Mar 22	\$
Water service		12.08
Wastewater (sewerage) service		135.63
Stormwater drainage area		6.18
Total amount due		\$153.89

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 3922 546 0003

Online ID: 7415909

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

3922 546 0003



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

02/02/22



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$153.89

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000039225460003

Account for strata unit**U 8/22 Hornsey Rd Homebush West****Customer information**

- We may give a concession to pensioners with a Pensioner Concession Card, a Department of Veterans' Affairs Gold Card (TPI/TTI, War Widow/Widower or EDA) or who receive a Department of Veterans' Affairs intermediate rate pension. For more information visit sydneywater.com.au/pensionrebates
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions, a regular payment arrangement, the Payment Assistance Scheme (PAS) and the BillAssist customer assistance program. **Call us on 13 20 92.**
- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.
- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 39225460003

Pay at any Post Office by cash or cheque
Online: Postbillpay.com.au
Phone: 13 18 16 Biller code 0242

Payment number**3922 546 0003****Total amount due****\$153.89**

Mail payments: Return slip and cheque (no staples) payable to Sydney Water.
Send to:
Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to arrange regular Centrepay deductions.
Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit sydneywater.com.au/addresschanges to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
如果您需要傳譯員的協助，請致電以上的號碼。
Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
Se vi serve un interprete, telefonate al numero indicato sopra.
통역사기 필요하시면 위의 번호로 전화하십시오.
Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

Last bill	Payments	Balance	This bill	Total amount due
\$153.89	\$153.89	\$0.00	\$155.60	\$155.60

PRAGNYA HOLDING PTY LTD
 46 BERESFORD AVE
 CROYDON PARK NSW 2133

Please pay by
02/05/22

Account number
3922 546

Account for strata unit

U 8/22 Hornsey Rd Homebush West

Fixed charges - GST free	1 Apr 22 - 30 Jun 22	\$
Water service		12.22
Wastewater (sewerage) service		137.13
Stormwater drainage area		6.25
Total amount due		\$155.60

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 3922 546 0003

Online ID: 7415909

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

3922 546 0003



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

02/05/22



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$155.60

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000039225460003

Account for strata unit**U 8/22 Hornsey Rd Homebush West****Customer information**

- New pricing will take effect from 1 July 2022. As soon as the Independent Pricing and Regulatory Tribunal (IPART) finalises the prices, we will post them on our web site at sydneywater.com.au/ourprices
- We may give a concession to pensioners with a Pensioner Concession Card, a Department of Veterans' Affairs Gold Card (TPI/TTI, War Widow/Widower or EDA) or who receive a Department of Veterans' Affairs intermediate rate pension. For more information visit sydneywater.com.au/pensionrebates
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions, a regular payment arrangement, the Payment Assistance Scheme (PAS) and the BillAssist customer assistance program. **Call us on 13 20 92.**
- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.
- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 39225460003

Pay at any Post Office by cash or cheque
 Online: Postbillpay.com.au
 Phone: 13 18 16 Biller code 0242

Payment number**3922 546 0003****Total amount due****\$155.60**

Mail payments: Return slip and cheque
 (no staples) payable to Sydney Water.
 Send to:
Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to
 arrange regular Centrepay deductions.
 Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit
sydneywater.com.au/addresschanges
 to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
 如果您需要傳譯員的協助，請致電以上的號碼。
 Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
 Se vi serve un interprete, telefonate al numero indicato sopra.
 통역사기 필요하시면 위의 번호로 전화하십시오.
 Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

Last bill	Payments	Balance	This bill	Total amount due
\$314.42	\$314.42	\$0.00	\$157.31	\$157.31

PRAGNYA HOLDING PTY LTD
 46 BERESFORD AVE
 CROYDON PARK NSW 2133

Please pay by
02/11/21
 Account number
3922 546

Account for strata unit

U 8/22 Hornsey Rd Homebush West

Fixed charges - GST free	1 Oct 21 - 31 Dec 21	\$
Water service		12.35
Wastewater (sewerage) service		138.64
Stormwater drainage area		6.32
Total amount due		\$157.31

Continued over

Account for U 8/22 Hornsey Rd Homebush West



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 3922 546 0003

Online ID: 7415909

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

3922 546 0003



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

02/11/21



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$157.31

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000039225460003

Account for strata unit**U 8/22 Hornsey Rd Homebush West****Customer information**

- We may give a concession to pensioners with a Pensioner Concession Card, a Department of Veterans' Affairs Gold Card (TPI/TTI, War Widow/Widower or EDA) or who receive a Department of Veterans' Affairs intermediate rate pension. For more information visit sydneywater.com.au/pensionrebates
- You can view the Quarterly Drinking Water Quality report at sydneywater.com.au/wateranalysis
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions, a regular payment arrangement, the Payment Assistance Scheme (PAS) and the BillAssist customer assistance program. **Call us on 13 20 92.**
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- You can read the latest edition of our Waterwrap newsletter at sydneywater.com.au/waterwrap

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 39225460003

Pay at any Post Office by cash or cheque
Online: Postbillpay.com.au
Phone: 13 18 16 Biller code 0242

Payment number**3922 546 0003****Total amount due****\$157.31**

Mail payments: Return slip and cheque (no staples) payable to Sydney Water.
Send to:
Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to arrange regular Centrepay deductions.
Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit sydneywater.com.au/addresschanges to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
如果您需要傳譯員的協助，請致電以上的號碼。
Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
Se vi serve un interprete, telefonate al numero indicato sopra.
통역사기 필요하시면 위의 번호로 전화하십시오.
Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

Last bill	Payments	Balance	This bill	Total amount due
\$151.89	\$0.00	\$157.11	\$157.31	\$314.42

PRAGNYA HOLDING PTY LTD
 U 25/1 BENNETT AVE
 STRATHFIELD SOUTH NSW 2136

Please pay by
See over
 Account number
3922 546

Account for strata unit

U 8/22 Hornsey Rd Homebush West

Fixed charges - GST free	1 Jul 21 - 30 Sep 21	\$
Water service		12.35
Wastewater (sewerage) service		138.64
Stormwater drainage area		6.32
Other charges and credits		
Amount overdue	<i>See over for details</i>	157.11
Total amount due		\$314.42

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no.: 3922 546 0003

Online ID: 7415909

Card payments:
 0.4% fee applies



Telephone payments: MasterCard or VISA.
 Call **1300 12 34 58** (24 hour service)

Payment number

3922 546 0003



Direct Debit: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay by

See over



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$314.42

TRAN CODE	USER CODE	CUSTOMER REFERENCE NUMBER
831	066859	000039225460003

Account for strata unit**U 8/22 Hornsey Rd Homebush West****Customer information**

- The Independent Pricing and Regulatory Tribunal (IPART) has determined new prices for service and usage charges from 1 July 2021. For more information about our new price determination and projects we'll be investing in, please visit sydneywater.com.au/ourprices.
- We all need to work together to save water. Water Wise Guidelines now apply to all customers. Find out more at sydneywater.com.au/guidelines.
- You must pay the overdue amount \$157.11 immediately. Your new charges \$157.31 are due on 30/07/21.
- We may give a concession to pensioners with a Pensioner Concession Card, a Department of Veterans' Affairs Gold Card (TPI/TTI, War Widow/Widower or EDA) or who receive a Department of Veterans' Affairs intermediate rate pension. For more information visit sydneywater.com.au/pensionrebates
- You can find out about rebates for service interruptions in *Our contract with you* which is available at sydneywater.com.au/contract. In most cases, we'll automatically apply a rebate to your next bill so you don't need to contact us.
- If you are having difficulty paying your bill, we can help. We have flexible payment options to help you plan your payments. We may offer payment extensions, a regular payment arrangement, the Payment Assistance Scheme (PAS) and the BillAssist customer assistance program. **Call us on 13 20 92.**
- We have recommenced charging late payment fees or interest on overdue notices. A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77**, quoting **13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy.

Faults and Leaks (available 24 hours)

Please ring 13 20 90 in cases of service difficulty and emergency.



*242 39225460003

Pay at any Post Office by cash or cheque
Online: Postbillpay.com.au
Phone: 13 18 16 Biller code 0242

Payment number**3922 546 0003****Total amount due****\$314.42**

Mail payments: Return slip and cheque (no staples) payable to Sydney Water.
Send to:
Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to arrange regular Centrepay deductions.
Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit sydneywater.com.au/addresschanges to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
如果您需要傳譯員的協助，請致電以上的號碼。
Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
Se vi serve un interprete, telefonate al numero indicato sopra.
통역사기 필요하시면 위의 번호로 전화하십시오.
Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

Payment of your bill is now overdue

Total amount due
\$162.64

PRAGNYA HOLDING PTY LTD
 46 BERESFORD AVE
 CROYDON PARK NSW 2133

Please pay
Immediately

Account number
3922 546

Account for residential property

U 8/22 Hornsey Rd Homebush West

Charges subject to GST	\$
Late payment fee	4.85
GST on late payment fee @ 10%	0.48
Amount of GST included \$0.48	
Other charges and credits	
Amount overdue	157.31
Total amount due	\$162.64

Payment overdue - reminder notice

Your payment is now overdue. If you have paid your bill recently, or if you have an arrangement to pay this bill already, please disregard this notice.

If you are not able to pay your bill, please call **13 20 92**. We can talk to you about alternative payment options and arrangements.

Dispute Resolution:

If you are not happy with a decision made by Sydney Water, please call us on **13 20 92**. If you are still not satisfied, you may call the Energy and Water Ombudsman NSW (EWON) on 1800 246 545.

Continued over



BPAY®: Internet or phone banking.
 Biller code: 45435 Ref no: 3922 546 0003

Online ID: 7415909

Card payments:
0.4% fee applies



Telephone payments: MasterCard or VISA
 Call **1300 12 34 58** (24 hour service)

Payment number

3922 546 0003



Direct Debits: from your bank account or credit card.
 Visit sydneywater.com.au/directdebit

Please pay

Immediately



Internet payments: MasterCard, VISA or PayPal.
 Visit sydneywater.com.au/pay

Total amount due

\$162.64

TRAN CODE **USER CODE** **CUSTOMER REFERENCE NUMBER**
 831 066859 000039225460003

Account for residential property**U 8/22 Hornsey Rd Homebush West****Customer information**

- A late payment fee of \$5.33 (including \$0.48 GST) or interest, whichever is higher, may be charged on overdue amounts. The current interest rate is 4.10% a year.
- Hearing impaired customers can phone via NRS for a TTY service on **13 36 77, quoting 13 20 90**.
- We collect and use your personal information so we can contact you about your account, service outages and interruptions. If necessary, we may exchange contact information with local councils to ensure your bills get to you. For more information about how we handle your personal information, visit sydneywater.com.au/privacy

Faults and Leaks (available 24 hours)

Please ring **13 20 90** in cases of service difficulty and emergency.

Payment difficulties?

If you are having difficulty paying your water bill, Sydney Water can help. We have a range of flexible payment options to help you plan your payments. We offer:

- payment extensions
- regular payment arrangements
- information about and referral to other assistance options
- a Payment Assistance Scheme (PAS)
- our BillAssist customer assistance program

Call us on **13 20 92** during normal business hours.



*242 39225460003

Pay at any Post Office by cash or cheque
Online: Postbillpay.com.au
Phone: 13 18 16 Biller code 0242

Payment number**3922 546 0003****Total amount due****\$162.64**

Mail payments: Return slip and cheque (no staples) payable to Sydney Water.
Send to:
Sydney Water
PO Box 339 Silverwater NSW 2128



Centrepay payments: call Centrelink to arrange regular Centrepay deductions.
Centrepay Reference No.: 555 052 086C

Changing your mailing address?

Please call us on 13 20 92 or visit sydneywater.com.au/addresschanges to change your address online.

Interpreter Service 13 14 50

إذا كنت تحتاج إلى مترجم، يرجى الاتصال بالرقم أعلاه.
如果您需要傳譯員的協助，請致電以上的號碼。
Αν χρειάζεστε διερμηνέα, τηλεφωνήστε στον παραπάνω αριθμό.
Se vi serve un interprete, telefonate al numero indicato sopra.
통역사기 필요하시면 위의 번호로 전화하십시오.
Nếu quý vị cần thông dịch viên, hãy gọi đến số trên đây.

42160 - Borrowing Expenses

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
210	Borrowing Expenses		\$220.66	100%
TOTAL		CY Balance	LY Balance	
			\$220.66	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

48500 - Income Tax Expense

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	\$9,201.37	\$11,572.97	(20.49)%
TOTAL		CY Balance	LY Balance	
		\$9,201.37	\$11,572.97	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	\$84,510.04	\$72,054.92	17.29%
TOTAL		CY Balance	LY Balance	
		\$84,510.04	\$72,054.92	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
GANSAL00001A	Ganesan, Salini - Accumulation (Accumulation)	(\$236,212.50)	(\$34,053.47)	(\$11,578.82)		\$5,259.79	(\$276,585.00)	17.09%
MAHRAM00001A	Mahendram, Ramanaruban - Accumulation (Accumulation)	(\$284,239.91)	(\$36,024.96)	(\$13,774.41)		\$5,661.83	(\$328,377.45)	15.53%
	TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$520,452.41)	(\$70,078.43)	(\$25,353.23)		\$10,921.62	(\$604,962.45)	

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

Standard Checklist

- Attach copies of Members Statements

Pragnya Superannuation Fund

Members Statement

Salini Ganesan
 46 Beresford Avenue
 Croydon Park, New South Wales, 2133, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	49	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	276,585.00
Date Joined Fund:	11/04/2013	Total Death Benefit:	276,585.00
Service Period Start Date:	18/08/2003	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	GANSAL00001A	Disability Benefit:	0.00
Account Start Date:	11/04/2013		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	276,585.00
<u>Preservation Components</u>	
Preserved	276,585.00
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	15,560.78
Taxable	261,024.22

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	236,212.50	201,579.24
<u>Increases to Member account during the period</u>		
Employer Contributions	26,053.47	25,656.60
Personal Contributions (Concessional)		4,000.00
Personal Contributions (Non Concessional)	8,000.00	151.89
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	11,578.82	10,584.05
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,908.01	4,448.55
Income Tax	1,351.78	1,310.73
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	276,585.00	236,212.50

Pragnya Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Ramanaruban Mahendram
Director

Salini Ganesan
Director

Pragnya Superannuation Fund

Members Statement

Ramanaruban Mahendram
 46 Beresford Avenue
 Croydon Park, New South Wales, 2133, Australia

Your Details

Date of Birth :		Provided	Nominated Beneficiaries:	N/A
Age:		52	Nomination Type:	N/A
Tax File Number:		Provided	Vested Benefits:	328,377.45
Date Joined Fund:		11/04/2013	Total Death Benefit:	328,377.45
Service Period Start Date:		13/09/2004	Current Salary:	0.00
Date Left Fund:			Previous Salary:	0.00
Member Code:		MAHRAM00001A	Disability Benefit:	0.00
Account Start Date:		11/04/2013		
Account Phase:		Accumulation Phase		
Account Description:		Accumulation		

Your Balance

Total Benefits	328,377.45
<u>Preservation Components</u>	
Preserved	328,377.45
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	12,945.99
Taxable	315,431.46

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	284,239.91	246,818.25
<u>Increases to Member account during the period</u>		
Employer Contributions	27,024.96	25,285.45
Personal Contributions (Concessional)		5,000.00
Personal Contributions (Non Concessional)	9,000.00	
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		395.24
Net Earnings	13,774.41	12,878.71
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,053.72	4,542.85
Income Tax	1,608.11	1,594.89
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	328,377.45	284,239.91

Pragnya Superannuation Fund

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Ramanaruban Mahendram
Director

Salini Ganesan
Director

Pragnya Superannuation Fund
Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Salini Ganesan (Age: 49)											
GANSAL00001A - Accumulation											
236,212.50	34,053.47		11,578.82			3,908.01		1,351.78			276,585.00
236,212.50	34,053.47		11,578.82			3,908.01		1,351.78			276,585.00
Ramanaruban Mahendram (Age: 52)											
MAHRAM00001A - Accumulation											
284,239.91	36,024.96		13,774.41			4,053.72		1,608.11			328,377.45
284,239.91	36,024.96		13,774.41			4,053.72		1,608.11			328,377.45
520,452.41	70,078.43		25,353.23			7,961.73		2,959.89			604,962.45

60400 - Bank Accounts

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
STG459094291	St George Account 459094291	\$72,543.79	\$91,756.50	(20.94)%
STG496528131	St George Account 496528131	\$24,305.01		100%
WBC431024	Westpac DIY Super Working Account 431024	\$10.00	\$10.00	0%
WBC431980	Westpac Cash Investment Account 43-1980	\$10.06	\$10.00	0.6%
TOTAL		CY Balance	LY Balance	
		\$96,868.86	\$91,776.50	

Supporting Documents

- Bank Statement Report [Report](#)
- SGB CompleteFreedomOffset 1 -459094291-26Sep2021. [pdf](#) [STG459094291](#)
- SGB CompleteFreedomOffset 2 -496528131-24Oct2022. [pdf](#) [STG496528131](#)
- WBC 431024 Apr 2022 .pdf [WBC431024](#)
- WBC 431024 Mar 2022 .pdf [WBC431024](#)
- WBC 431024 Dec 2021 .pdf [WBC431024](#)
- WBC 431024 May 2022 .pdf [WBC431024](#)
- WBC 431024 Jul 2021 .pdf [WBC431024](#)
- WBC 431024 Oct 2021 .pdf [WBC431024](#)
- WBC 431980 Feb to May 2022.pdf [WBC431980](#)
- WBC 431980 May to Aug 2021.pdf [WBC431980](#)
- WBC 431980 Nov to Feb 2022.pdf [WBC431980](#)
- SGB CompleteFreedomOffset 1 -459094291-26Sep2022. [pdf](#) [STG459094291](#)
- SGB CompleteFreedomOffset 1 -459094291-25Mar2022. [pdf](#) [STG459094291](#)
- SGB CompleteFreedomOffset 2 -496528131-25Apr2022. [pdf](#) [STG496528131](#)
- WBC 431024 Jan 2022 .pdf [WBC431024](#)
- WBC 431024 Aug 2021 .pdf [WBC431024](#)
- WBC 431024 Jun 2022 .pdf [WBC431024](#)
- WBC 431024 Feb 2022 .pdf [WBC431024](#)
- WBC 431024 Sep 2021.pdf [WBC431024](#)
- WBC 431024 Nov 2021 .pdf [WBC431024](#)
- WBC 431980 May to Aug 2022.pdf [WBC431980](#)
- WBC 431980 Aug to Nov 2021.pdf [WBC431980](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG459094291

Account Name: St George Account 459094291

BSB and Account Number: 112879 459094291

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 91,756.50		\$ 107,962.39		\$ 88,749.68		\$ 72,543.79	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			91,756.50		
02/07/2021	OSKO DEPOSIT 02JUL 17:28 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1789398 Pragnya Pty Ltd Offset]		994.82	92,751.32		
06/07/2021	Deposit-Osko Payment 2825560 Ramanaruban Mahendram Min [OSKO WITHDRAWAL 06JUL 18:32 MIN Pragnya Pty Ltd]	5,615.95		87,135.37		
12/07/2021	OSKO DEPOSIT 11JUL 00:16 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1067986 Pragnya Pty Ltd - Offset 11 Jul 2021]		434.66	87,570.03		
14/07/2021	Deposit-Osko Payment 2029869 Ramanaruban Mahendram Sydney Water [OSKO WITHDRAWAL 14JUL 00:12 Sydney Water Pragnya Pty Ltd]	314.42		87,255.61		
19/07/2021	OSKO DEPOSIT 17JUL 23:24 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1340666 Pragnya Pty Ltd - Offset 17 Jul 2021]		994.82	88,250.43		
23/07/2021	OSKO DEPOSIT 23JUL 00:22 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1024315 Pragnya Pty Ltd Offset]		818.22	89,068.65		
23/07/2021	LOAN REPAYMENT .211.0848319.00	598.00		88,470.65		
23/07/2021	LOAN REPAYMENT S.211.0848319.01	905.00		87,565.65		
28/07/2021	TFR WDL BPAY INTERNET28JUL 00:56 TO TAX OFFICE PAYMENTS 122068489255560	2,388.00		85,177.65		
30/07/2021	OSKO DEPOSIT 30JUL 12:21 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1217134 Pragnya Pty Ltd Offset]		944.82	86,122.47		
30/07/2021	OSKO DEPOSIT 30JUL 12:21 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1213427 Pragnya Pty Ltd Offset]		50.00	86,172.47		
30/07/2021	GIANREALTYGROUP GIANT REALTY GROUP		1,679.06	87,851.53		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/08/2021	OSKO DEPOSIT 08AUG 12:56 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1260111 Pragnya Pty Ltd - Offset 08 Aug 2021]		1,010.00	88,861.53		
12/08/2021	Deposit-Osko Payment 2893116 Ramanaruban Mahendram Min [OSKO WITHDRAWAL 12AUG 18:39 MIN Pragnya Pty Ltd]	3,295.65		85,565.88		
14/08/2021	OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1246886 Pragnya Pty Ltd Offset]		10.00	85,575.88		
20/08/2021	Deposit-Osko Payment 2567881 Ramanaruban Mahendram Bhp [OSKO WITHDRAWAL 20AUG 15:16 BHP Pragnya Pty Ltd]	3,873.95		81,701.93		
23/08/2021	LOAN REPAYMENT S.211.0848319.00	598.00		81,103.93		
23/08/2021	LOAN REPAYMENT S.211.0848319.01	905.00		80,198.93		
30/08/2021	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	81,877.99		
01/09/2021	Deposit Westpac Securiti S Ddr 36659110-00 [Withdrawal-Osko Payment 1338241 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 27AUG 23:13 PRAGNYA PTY LTD] [SELL 300 DDR]		1,584.86	83,462.85		
02/09/2021	Withdrawal-Osko Payment 1781484 Pragnya Pty Ltd - Offset Ddr [OSKO DEPOSIT 02SEP 17:08 PRAGNYA PTY LTD]		3,842.25	87,305.10		
02/09/2021	OSKO DEPOSIT 02SEP 17:09 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1798039 Pragnya Pty Ltd Offset]		1,585.34	88,890.44		
08/09/2021	Deposit-Osko Payment 2690295 Ramanaruban Mahendram Nhc [OSKO WITHDRAWAL 08SEP 16:09 NHC Pragnya Pty Ltd]	3,454.95		85,435.49		
08/09/2021	Withdrawal-Osko Payment 1654646 Pragnya Pty Ltd Offset [OSKO DEPOSIT 08SEP 16:15 PRAGNYA PTY LTD]		20.85	85,456.34		
08/09/2021	Deposit-Osko Payment 2679454 Ramanaruban Mahendram [OSKO WITHDRAWAL 08SEP 16:17 Pragnya Pty Ltd]	0.30		85,456.04		
08/09/2021	Deposit-Osko Payment 2699927 Ramanaruban Mahendram [OSKO WITHDRAWAL 08SEP 16:19 Pragnya Pty Ltd]	0.20		85,455.84		
10/09/2021	OSKO DEPOSIT 10SEP 18:06 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1869713 Pragnya Pty Ltd Offset]		1,584.86	87,040.70		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
10/09/2021	OSKO WITHDRAWAL 09SEP 22:18 Pragnya Pty Ltd [Deposit-Osko Payment 2286472 Ramanaruban Mahendram]	4.76		87,035.94		
13/09/2021	Withdrawal-Osko Payment 1227557 Pragnya Pty Ltd Offset [OSKO DEPOSIT 13SEP 22:02 PRAGNYA PTY LTD]		5,657.10	92,693.04		
17/09/2021	Deposit-Osko Payment 2421469 Ramanaruban Mahendram Wpl [OSKO WITHDRAWAL 17SEP 14:02 WPL Pragnya Pty Ltd]	2,072.95		90,620.09		
18/09/2021	OSKO DEPOSIT 18SEP 21:27 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1179169 Pragnya Pty Ltd - Offset 18 Sep 2021]		1,585.34	92,205.43		
20/09/2021	Deposit-Osko Payment 2109544 Ramanaruban Mahendram Abb Spp 19 Sep 2021 [OSKO WITHDRAWAL 19SEP 21:50 ABB SPP Pragnya Pty Ltd]	5,000.00		87,205.43		
22/09/2021	Withdrawal-Osko Payment 1553600 Pragnya Pty Ltd Offset [OSKO DEPOSIT 22SEP 15:45 PRAGNYA PTY LTD]		663.05	87,868.48		
22/09/2021	Deposit-Osko Payment 2078418 Ramanaruban Mahendram [OSKO WITHDRAWAL 22SEP 20:07 Pragnya Pty Ltd]	10.00		87,858.48		
23/09/2021	LOAN REPAYMENT S.211.0848319.00	598.00		87,260.48		
23/09/2021	LOAN REPAYMENT S.211.0848319.01	905.00		86,355.48		
27/09/2021	Withdrawal-Osko Payment 1239215 Pragnya Pty Ltd - Offset 25 Sep 2021 [OSKO DEPOSIT 25SEP 12:33 PRAGNYA PTY LTD]		1,626.23	87,981.71		
29/09/2021	GIANTREALTYGROUP GIANT REALTY GROUP		2,520.34	90,502.05		
01/10/2021	Withdrawal-Osko Payment 1029420 Pragnya Pty Ltd Offset [OSKO DEPOSIT 01OCT 00:32 PRAGNYA PTY LTD]		198.71	90,700.76		
02/10/2021	OSKO DEPOSIT 02OCT 21:44 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1141272 Pragnya Pty Ltd - Offset 02 Oct 2021]		5,920.20	96,620.96		
06/10/2021	OSKO DEPOSIT 06OCT 20:50 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1006529 Pragnya Pty Ltd Offset]		2,860.21	99,481.17		
11/10/2021	Withdrawal-Osko Payment 1795690 Pragnya Pty Ltd Offset [OSKO DEPOSIT 11OCT 17:19 PRAGNYA PTY LTD]		5,709.20	105,190.37		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
14/10/2021	OSKO DEPOSIT 14OCT 19:39 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1993003 Pragnya Pty Ltd Offset]		1,585.34	106,775.71		
15/10/2021	SuperChoice P/L PC141021-101029668		34.67	106,810.38		
23/10/2021	LOAN REPAYMENT S.211.0848319.00	598.00		106,212.38		
23/10/2021	LOAN REPAYMENT S.211.0848319.01	905.00		105,307.38		
26/10/2021	Deposit-Osko Payment 2634274 Ramanaruban Mahendram Wpr [OSKO WITHDRAWAL 26OCT 16:43 WPR Pragnya Pty Ltd]	4,264.95		101,042.43		
26/10/2021	INTERNET WITHDRAWAL 26OCT 16:45 TO 0000496528131 [INTERNET DEPOSIT 26OCT 16:45 FROM 0000459094291]	23,593.47		77,448.96		
29/10/2021	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	79,128.02		
02/11/2021	OSKO WITHDRAWAL 02NOV 16:57 ATO Pragnya Pty Ltd [Deposit-Osko Payment 2674006 Ramanaruban Mahendram Ato]	231.00		78,897.02		
02/11/2021	INTERNET WITHDRAWAL 02NOV 16:59 TO 0000496528131 [INTERNET DEPOSIT 02NOV 16:59 FROM 0000459094291]	429.06		78,467.96		
02/11/2021	Withdrawal-Osko Payment 1794209 Pragnya Pty Ltd Offset [OSKO DEPOSIT 02NOV 17:19 PRAGNYA PTY LTD]		0.99	78,468.95		
06/11/2021	INTERNET WITHDRAWAL 06NOV 20:13 TO 0000496528131 [INTERNET DEPOSIT 06NOV 20:13 FROM 0000459094291]	1,829.19		76,639.76		
06/11/2021	INTERNET DEPOSIT 06NOV 20:18 FROM 0000496528131 [INTERNET WITHDRAWAL 06NOV 20:18 TO 0000459094291]		400.00	77,039.76		
10/11/2021	Deposit Westpac Securiti S Syd 37228086-00 [OSKO DEPOSIT 06NOV 00:10 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1005462 Pragnya Pty Ltd - Offset 06 Nov 2021] [SELL 1000 SYD]		1,609.20	78,648.96		
17/11/2021	Deposit-Osko Payment 2155077 Ramanaruban Mahendram Water bill [OSKO WITHDRAWAL 17NOV 21:25 Water bill Pragnya Pty Ltd]	162.64		78,486.32		
17/11/2021	INTERNET DEPOSIT 17NOV 21:27 FROM 0000496528131 [INTERNET WITHDRAWAL 17NOV 21:27 TO 0000459094291]		162.64	78,648.96		
23/11/2021	LOAN REPAYMENT S.211.0848319.00	594.00		78,054.96		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/11/2021	LOAN REPAYMENT S.211.0848319.01	874.00		77,180.96		
26/11/2021	INTERNET DEPOSIT 25NOV 22:16 FROM 0000496528131 [INTERNET WITHDRAWAL 25NOV 22:16 TO 0000459094291]		850.00	78,030.96		
29/11/2021	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	79,710.02		
30/11/2021	INTERNET WITHDRAWAL 30NOV 09:27 TO 0000496528131 [INTERNET DEPOSIT 30NOV 09:27 FROM 0000459094291]	1,679.06		78,030.96		
30/11/2021	Deposit-Osko Payment 2998298 Ramanaruban Mahendram Wpl [OSKO WITHDRAWAL 30NOV 09:29 WPL Pragnya Pty Ltd]	4,317.95		73,713.01		
30/11/2021	INTERNET DEPOSIT 30NOV 09:30 FROM 0000496528131 [INTERNET WITHDRAWAL 30NOV 09:30 TO 0000459094291]		4,317.95	78,030.96		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]		1,271.20	79,302.16		
09/12/2021	Deposit-Osko Payment 2180189 Ramanaruban Mahendram Abb [OSKO WITHDRAWAL 09DEC 11:18 ABB Pragnya Pty Ltd]	1,448.20		77,853.96		
09/12/2021	INTERNET DEPOSIT 09DEC 11:21 FROM 0000496528131 [INTERNET WITHDRAWAL 09DEC 11:21 TO 0000459094291]		1,448.20	79,302.16		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]		1,279.84	80,582.00		
23/12/2021	LOAN REPAYMENT S.211.0848319.00	594.00		79,988.00		
23/12/2021	LOAN REPAYMENT S.211.0848319.01	874.00		79,114.00		
30/12/2021	GIANTREALTYGROUP GIANT REALTY GROUP		777.69	79,891.69		
18/01/2022	Deposit-Osko Payment 2905369 Ramanaruban Mahendram Legal & strata report [OSKO	479.00		79,412.69		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/01/2022	WITHDRAWAL 18JAN 09:10 Legal & strata report Pragnya Pty Ltd]					
24/01/2022	INTERNET DEPOSIT 18JAN 09:10 FROM 0000496528131 [INTERNET WITHDRAWAL 18JAN 09:10 TO 0000459094291]		479.00	79,891.69		
24/01/2022	LOAN REPAYMENT S.211.0848319.00 EFFECTIVE DATE 23JAN	594.00		79,297.69		
24/01/2022	LOAN REPAYMENT S.211.0848319.01 EFFECTIVE DATE 23JAN	874.00		78,423.69		
31/01/2022	GIANTREALTYGROUP GIANT REALTY GROUP		1,276.50	79,700.19		
02/02/2022	INTERNET WITHDRAWAL 02FEB 13:58 TO 0000496528131 [INTERNET DEPOSIT 02FEB 13:58 FROM 0000459094291]	400.19		79,300.00		
02/02/2022	INTERNET WITHDRAWAL 02FEB 14:00 TO 0000459094291 [Deposit-Osko Payment 2390677 Ramanaruban Mahendram Csl Spp] [OSKO WITHDRAWAL 02FEB 13:59 CSL SPP Pragnya Pty Ltd] [INTERNET DEPOSIT 02FEB 14:00 FROM 0000496528131]	7,500.00		71,800.00		
02/02/2022	INTERNET WITHDRAWAL 02FEB 14:00 TO 0000459094291 [Deposit-Osko Payment 2390677 Ramanaruban Mahendram Csl Spp] [OSKO WITHDRAWAL 02FEB 13:59 CSL SPP Pragnya Pty Ltd] [INTERNET DEPOSIT 02FEB 14:00 FROM 0000496528131]		7,500.00	79,300.00		
02/02/2022	INTERNET DEPOSIT 02FEB 14:01 FROM 0000496528131 [INTERNET WITHDRAWAL 02FEB 14:01 TO 0000459094291]		5.00	79,305.00		
23/02/2022	LOAN REPAYMENT S.211.0848319.00	594.00		78,711.00		
23/02/2022	LOAN REPAYMENT S.211.0848319.01	874.00		77,837.00		
24/02/2022	INTERNET DEPOSIT 24FEB 01:19 FROM 0000496528131 [INTERNET WITHDRAWAL 24FEB 01:19 TO 0000459094291]		882.61	78,719.61		
23/03/2022	LOAN REPAYMENT S.211.0848319.00	594.00		78,125.61		
23/03/2022	LOAN REPAYMENT S.211.0848319.01	874.00		77,251.61		
23/03/2022	INTERNET DEPOSIT 23MAR 21:32 FROM 0000496528131 [INTERNET WITHDRAWAL 23MAR 21:32 TO 0000459094291]		882.08	78,133.69		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/04/2022	LOAN REPAYMENT S.211.0848319.00	594.00		77,539.69		
23/04/2022	LOAN REPAYMENT S.211.0848319.01	874.00		76,665.69		
30/04/2022	INTERNET DEPOSIT 30APR 13:36 FROM 0000496528131 [INTERNET WITHDRAWAL 30APR 13:36 TO 0000459094291]		882.00	77,547.69		
04/05/2022	Deposit-Osko Payment 2318723 Ramanaruban Mahendram Bhp [OSKO WITHDRAWAL 04MAY 23:21 BHP Pragnya Pty Ltd]	2,225.42		75,322.27		
05/05/2022	INTERNET DEPOSIT 04MAY 23:22 FROM 0000496528131 [INTERNET WITHDRAWAL 04MAY 23:22 TO 0000459094291]		2,225.42	77,547.69		
09/05/2022	OSKO WITHDRAWAL 09MAY 16:50 Initial payment for FY2 Pragnya Pty Ltd [Deposit-Osko Payment 2602299 Ramanaruban Mahendram Initial payment for Fy21 tax and au]	550.00		76,997.69		
10/05/2022	Deposit-Osko Payment 2742227 Ramanaruban Mahendram Ocl & Aia [OSKO WITHDRAWAL 10MAY 17:14 OCL & AIA Pragnya Pty Ltd]	3,831.90		73,165.79		
10/05/2022	INTERNET DEPOSIT 10MAY 17:41 FROM 0000496528131 [INTERNET WITHDRAWAL 10MAY 17:41 TO 0000459094291]		550.00	73,715.79		
12/05/2022	Deposit-Osko Payment 2424086 Ramanaruban Mahendram Rea, Rmd and Ann [OSKO WITHDRAWAL 12MAY 14:32 REA, RMD and ANN Pragnya Pty Ltd]	11,233.23		62,482.56		
12/05/2022	INTERNET DEPOSIT 12MAY 14:32 FROM 0000496528131 [INTERNET WITHDRAWAL 12MAY 14:32 TO 0000459094291]		11,233.23	73,715.79		
23/05/2022	LOAN REPAYMENT S.211.0848319.00	594.00		73,121.79		
23/05/2022	LOAN REPAYMENT S.211.0848319.01	874.00		72,247.79		
28/05/2022	INTERNET DEPOSIT 28MAY 21:22 FROM 0000496528131 [INTERNET WITHDRAWAL 28MAY 21:22 TO 0000459094291]		882.00	73,129.79		
23/06/2022	LOAN REPAYMENT S.211.0848319.01	874.00		72,255.79		
23/06/2022	LOAN REPAYMENT S.211.0848319.00	594.00		71,661.79		
27/06/2022	OSKO DEPOSIT 27JUN 00:10 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1007269 Pragnya Pty Ltd Offset]		443.79	72,105.58		

Pragnya Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/06/2022	INTERNET DEPOSIT 27JUN 00:19 FROM 0000496528131 [INTERNET WITHDRAWAL 27JUN 00:19 TO 0000459094291]		438.21	72,543.79		
30/06/2022	CLOSING BALANCE			72,543.79		
		<u>107,962.39</u>	<u>88,749.68</u>			

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG496528131
Account Name: St George Account 496528131
BSB and Account Number: 112879 496528131

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
		\$ 110,153.63		\$ 134,458.64		\$ 24,305.01	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
26/10/2021	INTERNET WITHDRAWAL 26OCT 16:45 TO 0000496528131 [INTERNET DEPOSIT 26OCT 16:45 FROM 0000459094291]		23,593.47	23,593.47		
02/11/2021	INTERNET WITHDRAWAL 02NOV 16:59 TO 0000496528131 [INTERNET DEPOSIT 02NOV 16:59 FROM 0000459094291]		429.06	24,022.53		
06/11/2021	INTERNET WITHDRAWAL 06NOV 20:13 TO 0000496528131 [INTERNET DEPOSIT 06NOV 20:13 FROM 0000459094291]		1,829.19	25,851.72		
06/11/2021	INTERNET DEPOSIT 06NOV 20:18 FROM 0000496528131 [INTERNET WITHDRAWAL 06NOV 20:18 TO 0000459094291]	400.00		25,451.72		
11/11/2021	Withdrawal-Osko Payment 1610355 Pragnya Pty Ltd [OSKO DEPOSIT 11NOV 16:11 PRAGNYA PTY LTD]		1,594.03	27,045.75		
17/11/2021	Withdrawal-Osko Payment 1085185 Pragnya Pty Ltd [OSKO DEPOSIT 17NOV 20:58 PRAGNYA PTY LTD]		255.00	27,300.75		
17/11/2021	INTERNET DEPOSIT 17NOV 21:27 FROM 0000496528131 [INTERNET WITHDRAWAL 17NOV 21:27 TO 0000459094291]	162.64		27,138.11		
17/11/2021	OSKO WITHDRAWAL 16NOV 23:02 WBC ANN Pragnya Pty Ltd [Deposit-Osko Payment 2327861 Ramanaruban Mahendram WBC Ann]	10,809.90		16,328.21		
22/11/2021	Withdrawal-Osko Payment 1766769 Pragnya Pty Ltd 20 Nov 2021 [OSKO DEPOSIT 20NOV 17:06 PRAGNYA PTY LTD]		1,609.20	17,937.41		
22/11/2021	Withdrawal-Osko Payment 1257421 Pragnya Pty Ltd [OSKO DEPOSIT 22NOV 22:05 PRAGNYA PTY LTD]		3,690.13	21,627.54		
26/11/2021	Withdrawal-Osko Payment 1452036 Pragnya Pty Ltd [OSKO DEPOSIT 26NOV 14:05 PRAGNYA PTY LTD]		9,480.10	31,107.64		
26/11/2021	OSKO DEPOSIT 25NOV 22:12 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1229909 Pragnya Pty]		1,594.03	32,701.67		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	Ltd]					
26/11/2021	INTERNET DEPOSIT 25NOV 22:16 FROM 0000496528131 [INTERNET WITHDRAWAL 25NOV 22:16 TO 0000459094291]	850.00		31,851.67		
29/11/2021	SCT DEPOSIT 28NOV 00:49 Super RAMANARUBAN MAHENDRAM		1,000.00	32,851.67		
29/11/2021	Withdrawal Online 1029590 Pymt Pragnya Pt [PRAGNYA PTY LTD PRAGNYA PTY LTD]		6,000.00	38,851.67		
30/11/2021	INTERNET WITHDRAWAL 30NOV 09:27 TO 0000496528131 [INTERNET DEPOSIT 30NOV 09:27 FROM 0000459094291]		1,679.06	40,530.73		
30/11/2021	INTERNET DEPOSIT 30NOV 09:30 FROM 0000496528131 [INTERNET WITHDRAWAL 30NOV 09:30 TO 0000459094291]	4,317.95		36,212.78		
01/12/2021	OSKO WITHDRAWAL 30NOV 23:49 NHC Pragnya Pty Ltd [BUY 1500 NHC]	3,109.95		33,102.83		
02/12/2021	Withdrawal-Osko Payment 1647468 Pragnya Pty Ltd [OSKO DEPOSIT 02DEC 16:54 PRAGNYA PTY LTD]		0.11	33,102.94		
06/12/2021	Withdrawal-Osko Payment 1007526 Pragnya Pty Ltd [OSKO DEPOSIT 06DEC 20:50 PRAGNYA PTY LTD]		1,609.20	34,712.14		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]		8,440.05	43,152.19		
09/12/2021	INTERNET DEPOSIT 09DEC 11:21 FROM 0000496528131 [INTERNET WITHDRAWAL 09DEC 11:21 TO 0000459094291]	1,448.20		41,703.99		
09/12/2021	Deposit-Osko Payment 2585229 Ramanaruban Mahendram Nhc [OSKO WITHDRAWAL 09DEC 15:08 NHC Pragnya Pty Ltd]	1,079.95		40,624.04		
13/12/2021	Withdrawal-Osko Payment 1269506 Pragnya Pty Ltd 12 Dec 2021 [OSKO DEPOSIT 12DEC 22:56 PRAGNYA PTY LTD]		100.00	40,724.04		
13/12/2021	Withdrawal-Osko Payment 1273511 Pragnya Pty Ltd 12 Dec 2021 [OSKO DEPOSIT 12DEC 22:57 PRAGNYA PTY LTD]		1,594.03	42,318.07		
20/12/2021	Deposit-Osko Payment 2283779 Ramanaruban Mahendram Csl [OSKO WITHDRAWAL 20DEC 12:	2,504.93		39,813.14		

Pragnya Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	58 CSL Pragnya Pty Ltd]					
24/12/2021	Withdrawal-Osko Payment 1372003 Pragnya Pty Ltd [OSKO DEPOSIT 24DEC 23:47 PRAGNYA PTY LTD]		93.38	39,906.52		
31/12/2021	Withdrawal-Osko Payment 1648501 Pragnya Pty Ltd [OSKO DEPOSIT 31DEC 16:34 PRAGNYA PTY LTD]		3,292.37	43,198.89		
10/01/2022	Withdrawal-Osko Payment 1044656 Pragnya Pty Ltd 08 Jan 2022 [OSKO DEPOSIT 08JAN 10:24 PRAGNYA PTY LTD]		695.25	43,894.14		
12/01/2022	Withdrawal-Osko Payment 1071813 Pragnya Pty Ltd [OSKO DEPOSIT 12JAN 10:27 PRAGNYA PTY LTD]		1,594.03	45,488.17		
12/01/2022	INTERNET WITHDRAWAL 12JAN 10:30 TO S211084831900	101.44		45,386.73		
14/01/2022	Withdrawal-Osko Payment 1198821 Pragnya Pty Ltd [OSKO DEPOSIT 14JAN 11:59 PRAGNYA PTY LTD]		11.35	45,398.08		
18/01/2022	INTERNET DEPOSIT 18JAN 09:10 FROM 0000496528131 [INTERNET WITHDRAWAL 18JAN 09:10 TO 0000459094291]	479.00		44,919.08		
25/01/2022	Deposit-Osko Payment 2282003 Ramanaruban Mahendram Csl [OSKO WITHDRAWAL 25JAN 22:08 CSL Pragnya Pty Ltd]	2,599.85		42,319.23		
31/01/2022	Deposit-Osko Payment 2505250 Ramanaruban Mahendram Coh 29 Jan 2022 [OSKO WITHDRAWAL 29JAN 15:50 COH Pragnya Pty Ltd]	4,552.04		37,767.19		
01/02/2022	OSKO WITHDRAWAL 31JAN 23:06 ANN Pragnya Pty Ltd [Deposit-Osko Payment 2394322 Ramanaruban Mahendram Wpl] [OSKO WITHDRAWAL 20JAN 23:49 WPL Pragnya Pty Ltd] [Deposit-Osko Payment 2362757 Ramanaruban Mahendram Ann]	955.92		36,811.27		
01/02/2022	OSKO WITHDRAWAL 31JAN 23:06 ANN Pragnya Pty Ltd [Deposit-Osko Payment 2394322 Ramanaruban Mahendram Wpl] [OSKO WITHDRAWAL 20JAN 23:49 WPL Pragnya Pty Ltd] [Deposit-Osko Payment 2362757 Ramanaruban Mahendram Ann]	2,505.95		34,305.32		
02/02/2022	INTERNET WITHDRAWAL 02FEB 13:58 TO 0000496528131 [INTERNET DEPOSIT 02FEB 13:58 FROM 0000459094291]		400.19	34,705.51		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
02/02/2022	INTERNET WITHDRAWAL 02FEB 14:00 TO 0000459094291 [Deposit-Osko Payment 2390677 Ramanaruban Mahendram Csl Spp] [OSKO WITHDRAWAL 02FEB 13:59 CSL SPP Pragnya Pty Ltd] [INTERNET DEPOSIT 02FEB 14:00 FROM 0000496528131]	7,500.00		27,205.51		
02/02/2022	INTERNET DEPOSIT 02FEB 14:01 FROM 0000496528131 [INTERNET WITHDRAWAL 02FEB 14:01 TO 0000459094291]	5.00		27,200.51		
02/02/2022	Withdrawal-Osko Payment 1038089 Pragnya Pty Ltd [OSKO DEPOSIT 02FEB 20:43 PRAGNYA PTY LTD]		0.29	27,200.80		
03/02/2022	Withdrawal-Osko Payment 1155926 Pragnya Pty Ltd [OSKO DEPOSIT 03FEB 21:05 PRAGNYA PTY LTD]		443.35	27,644.15		
03/02/2022	OSKO WITHDRAWAL 02FEB 22:29 Sydhey Water 020222 Pragnya Pty Ltd	153.89		27,490.26		
09/02/2022	OSKO WITHDRAWAL 08FEB 22:45 PNI Pragnya Pty Ltd [BUY 250 PNI]	2,792.45		24,697.81		
14/02/2022	Withdrawal-Osko Payment 1128445 Pragnya Pty Ltd 12 Feb 2022 [OSKO DEPOSIT 12FEB 01:52 PRAGNYA PTY LTD]		431.83	25,129.64		
15/02/2022	OSKO WITHDRAWAL 14FEB 23:25 WBC Pragnya Pty Ltd [BUY 100 WBC]	2,353.95		22,775.69		
19/02/2022	OSKO DEPOSIT 18FEB 23:41 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1308465 Pragnya Pty Ltd] [Withdrawal-Osko Payment 1313943 Pragnya Pty Ltd] [OSKO DEPOSIT 18FEB 23:40 PRAGNYA PTY LTD]		156.47	22,932.16		
19/02/2022	OSKO DEPOSIT 18FEB 23:41 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1308465 Pragnya Pty Ltd] [Withdrawal-Osko Payment 1313943 Pragnya Pty Ltd] [OSKO DEPOSIT 18FEB 23:40 PRAGNYA PTY LTD]		433.79	23,365.95		
23/02/2022	OSKO WITHDRAWAL 22FEB 23:43 SHL Pragnya Pty Ltd [Deposit-Osko Payment 2336329 Ramanaruban Mahendram Shl]	1,011.05		22,354.90		
24/02/2022	INTERNET DEPOSIT 24FEB 01:19 FROM 0000496528131 [INTERNET WITHDRAWAL 24FEB 01:19 TO 0000459094291]	882.61		21,472.29		
28/02/2022	Withdrawal-Osko Payment 1709050 Pragnya Pty Ltd [OSKO DEPOSIT 28FEB 17:10 PRAGNYA PTY LTD]		2,027.55	23,499.84		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/02/2022	Withdrawal-Osko Payment 1052935 Pragnya Pty Ltd 27 Feb 2022 [OSKO DEPOSIT 27FEB 20:55 PRAGNYA PTY LTD]		437.28	23,937.12		
28/02/2022	Deposit-Osko Payment 2099855 Ramanaruban Mahendram Ato 27 Feb 2022 [OSKO WITHDRAWAL 27FEB 20:59 ATO Pragnya Pty Ltd]	1,886.00		22,051.12		
01/03/2022	Withdrawal-Osko Payment 1144549 Pragnya Pty Ltd [OSKO DEPOSIT 01MAR 21:24 PRAGNYA PTY LTD]		0.21	22,051.33		
03/03/2022	Withdrawal-Osko Payment 1197754 Pragnya Pty Ltd [OSKO DEPOSIT 03MAR 21:19 PRAGNYA PTY LTD]		443.79	22,495.12		
10/03/2022	OSKO DEPOSIT 10MAR 09:18 PRAGNYA PTY LTD [Withdrawal Online 1310591 Tfr Westpac Diy]		10,000.00	32,495.12		
10/03/2022	Withdrawal-Osko Payment 1931985 Pragnya Pty Ltd [OSKO DEPOSIT 10MAR 09:23 PRAGNYA PTY LTD]		9,755.06	42,250.18		
10/03/2022	Withdrawal-Osko Payment 1982878 Pragnya Pty Ltd [OSKO DEPOSIT 09MAR 23:40 SYD PRAGNYA PTY LTD]		10,000.00	52,250.18		
14/03/2022	Withdrawal-Osko Payment 1068128 Pragnya Pty Ltd 13 Mar 2022 [OSKO DEPOSIT 13MAR 00:36 PRAGNYA PTY LTD]		427.28	52,677.46		
14/03/2022	Deposit-Osko Payment 2091911 Ramanaruban Mahendram Bkw 13 Mar 2022 [OSKO WITHDRAWAL 13MAR 00:39 BKW Pragnya Pty Ltd]	2,670.37		50,007.09		
23/03/2022	Withdrawal-Osko Payment 1182924 Pragnya Pty Ltd [OSKO DEPOSIT 23MAR 21:28 PRAGNYA PTY LTD]		1,205.36	51,212.45		
23/03/2022	INTERNET DEPOSIT 23MAR 21:32 FROM 0000496528131 [INTERNET WITHDRAWAL 23MAR 21:32 TO 0000459094291]	882.08		50,330.37		
28/03/2022	Withdrawal-Osko Payment 1178851 Pragnya Pty Ltd [OSKO DEPOSIT 28MAR 01:37 PRAGNYA PTY LTD]		437.28	50,767.65		
31/03/2022	OSKO DEPOSIT 30MAR 22:37 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1273447 Pragnya Pty Ltd]		5,366.16	56,133.81		
04/04/2022	Withdrawal-Osko Payment 1502472 Pragnya Pty Ltd [OSKO DEPOSIT 04APR 15:20 PRAGNYA PTY LTD]		6,408.37	62,542.18		
04/04/2022	Withdrawal-Osko Payment 1518177 Pragnya Pty Ltd [OSKO DEPOSIT 04APR 15:21 PRAGNYA PTY LTD]		443.79	62,985.97		

Pragnya Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	LTD]					
04/04/2022	Deposit-Osko Payment 2142279 Ramanaruban Mahendram Strata [OSKO WITHDRAWAL 04APR 21:44 Strata Pragnya Pty Ltd]	894.75		62,091.22		
08/04/2022	Withdrawal-Osko Payment 1889991 Pragnya Pty Ltd [OSKO DEPOSIT 08APR 18:48 PRAGNYA PTY LTD]		707.63	62,798.85		
19/04/2022	TFR WDL BPAY INTERNET18APR 19:15 TO TAX OFFICE PAYMENTS 122068489255560	1,886.00		60,912.85		
19/04/2022	TFR WDL BPAY INTERNET18APR 19:16 TO SYDNEY WATER 39225460003	155.60		60,757.25		
19/04/2022	Deposit-Osko Payment 2210552 Ramanaruban Mahendram Nhc 17 Apr 2022 [OSKO WITHDRAWAL 17APR 22:31 NHC Pragnya Pty Ltd]	1,446.16		59,311.09		
26/04/2022	Deposit-Osko Payment 2359980 Ramanaruban Mahendram Ann 23 Apr 2022 [OSKO WITHDRAWAL 23APR 13:35 ANN Pragnya Pty Ltd]	2,197.76		57,113.33		
30/04/2022	INTERNET DEPOSIT 30APR 13:36 FROM 0000496528131 [INTERNET WITHDRAWAL 30APR 13:36 TO 0000459094291]	882.00		56,231.33		
02/05/2022	Withdrawal-Osko Payment 1349810 Pragnya Pty Ltd 30 Apr 2022 [OSKO DEPOSIT 30APR 13:14 PRAGNYA PTY LTD]		443.79	56,675.12		
05/05/2022	INTERNET DEPOSIT 04MAY 23:22 FROM 0000496528131 [INTERNET WITHDRAWAL 04MAY 23:22 TO 0000459094291]	2,225.42		54,449.70		
09/05/2022	Withdrawal-Osko Payment 1179524 Pragnya Pty Ltd 07 May 2022 [OSKO DEPOSIT 07MAY 11:27 PRAGNYA PTY LTD]		411.44	54,861.14		
10/05/2022	INTERNET WITHDRAWAL 10MAY 17:14 TO S211084831900 [Internet pmt]	3,831.90		51,029.24		
10/05/2022	INTERNET DEPOSIT 10MAY 17:41 FROM 0000496528131 [INTERNET WITHDRAWAL 10MAY 17:41 TO 0000459094291]	550.00		50,479.24		
12/05/2022	INTERNET DEPOSIT 12MAY 14:32 FROM 0000496528131 [INTERNET WITHDRAWAL 12MAY 14:32 TO 0000459094291]	11,233.23		39,246.01		
14/05/2022	OSKO DEPOSIT 14MAY 20:16 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1069166 Pragnya Pty Ltd 14 May 2022]		2,086.34	41,332.35		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
20/05/2022	Deposit-Osko Payment 2170889 Ramanaruban Mahendram Maq & Wpl [OSKO WITHDRAWAL 20MAY 11:07 MAQ & WPL Pragnya Pty Ltd]	6,038.40		35,293.95		
20/05/2022	Withdrawal-Osko Payment 1145041 Pragnya Pty Ltd [OSKO DEPOSIT 20MAY 11:14 PRAGNYA PTY LTD]		437.28	35,731.23		
28/05/2022	OSKO DEPOSIT 28MAY 21:18 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1184241 Pragnya Pty Ltd 28 May 2022]		5,278.89	41,010.12		
28/05/2022	INTERNET DEPOSIT 28MAY 21:22 FROM 0000496528131 [INTERNET WITHDRAWAL 28MAY 21:22 TO 0000459094291]	882.00		40,128.12		
31/05/2022	Withdrawal-Osko Payment 1157028 Pragnya Pty Ltd [OSKO DEPOSIT 31MAY 11:35 PRAGNYA PTY LTD]		1,392.60	41,520.72		
03/06/2022	Withdrawal-Osko Payment 1315249 Pragnya Pty Ltd [OSKO DEPOSIT 03JUN 23:41 PRAGNYA PTY LTD]		4,482.84	46,003.56		
13/06/2022	Deposit-Osko Payment 2878789 Ramanaruban Mahendram Dmp 12 Jun 2022 [OSKO WITHDRAWAL 12JUN 18:37 DMP Pragnya Pty Ltd]	1,464.46		44,539.10		
16/06/2022	Withdrawal-Osko Payment 1081387 Pragnya Pty Ltd [OSKO DEPOSIT 16JUN 00:08 PRAGNYA PTY LTD]		216.74	44,755.84		
21/06/2022	Deposit-Osko Payment 2419954 Ramanaruban Mahendram Bkw & Jhx [OSKO WITHDRAWAL 21JUN 14:21 BKW & JHX Pragnya Pty Ltd]	3,522.87		41,232.97		
27/06/2022	Deposit-Osko Payment 2040993 Ramanaruban Mahendram Renovations for the apartment [OSKO WITHDRAWAL 27JUN 00:04 Renovations for the apa Pragnya Pty Ltd]	8,900.00		32,332.97		
27/06/2022	Deposit-Osko Payment 2062830 Ramanaruban Mahendram Plumbing for the apartment - New he [OSKO WITHDRAWAL 27JUN 00:06 Plumbing for the apartm Pragnya Pty Ltd]	1,400.00		30,932.97		
27/06/2022	Deposit-Osko Payment 2053793 Ramanaruban Mahendram Kitchen works at the apartment [OSKO WITHDRAWAL 27JUN 00:15 Kitchen works at the ap Pragnya Pty Ltd]	2,200.00		28,732.97		
27/06/2022	INTERNET DEPOSIT 27JUN 00:19 FROM 0000496528131 [INTERNET WITHDRAWAL 27JUN 00:19 TO 0000459094291]	438.21		28,294.76		
27/06/2022	TFR WDL BPAY INTERNET27JUN 00:22 TO TAX OFFICE PAYMENTS 122068489255560	1,886.00		26,408.76		

Pragnya Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
27/06/2022	TFR WDL BPAY INTERNET27JUN 00:32 TO DEFT PAYMENTS 25511722800007448	894.75		25,514.01		
27/06/2022	Deposit-Osko Payment 2378977 Ramanaruban Mahendram Repayment for electric oven for the 26 Jun 2022 [OSKO WITHDRAWAL 26JUN 23:57 Repayment for electric Pragnya Pty Ltd]	710.00		24,804.01		
27/06/2022	Deposit-Osko Payment 2384956 Ramanaruban Mahendram Repayment for the induction stove f 26 Jun 2022 [OSKO WITHDRAWAL 26JUN 23:58 Repayment for the induc Pragnya Pty Ltd]	499.00		24,305.01		
30/06/2022	CLOSING BALANCE			24,305.01		
		<u>110,153.63</u>	<u>134,458.64</u>			

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC431024
Account Name: Westpac DIY Super Working Account 431024
BSB and Account Number: 032069 431024

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 10.00		\$ 66,615.51		\$ 66,615.51		\$ 10.00	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			10.00		
02/07/2021	OSKO DEPOSIT 02JUL 17:28 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1789398 Pragnya Pty Ltd Offset]	994.82		(984.82)		
02/07/2021	Deposit Quicksuper Quickspr2997605379		994.82	10.00		
09/07/2021	Deposit Automatic Data P Adp202107091025421		434.66	444.66		
12/07/2021	OSKO DEPOSIT 11JUL 00:16 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1067986 Pragnya Pty Ltd - Offset 11 Jul 2021]	434.66		10.00		
15/07/2021	Deposit Quicksuper Quickspr3005999764		994.82	1,004.82		
19/07/2021	OSKO DEPOSIT 17JUL 23:24 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1340666 Pragnya Pty Ltd - Offset 17 Jul 2021]	994.82		10.00		
22/07/2021	Deposit Automatic Data P Adp202107221030794		818.22	828.22		
23/07/2021	OSKO DEPOSIT 23JUL 00:22 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1024315 Pragnya Pty Ltd Offset]	818.22		10.00		
30/07/2021	Deposit Quicksuper Quickspr3015683787		994.82	1,004.82		
30/07/2021	OSKO DEPOSIT 30JUL 12:21 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1213427 Pragnya Pty Ltd Offset]	50.00		954.82		
30/07/2021	OSKO DEPOSIT 30JUL 12:21 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1217134 Pragnya Pty Ltd Offset]	944.82		10.00		
06/08/2021	Deposit Automatic Data P Adp202108061039441		1,010.00	1,020.00		
09/08/2021	OSKO DEPOSIT 08AUG 12:56 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1260111 Pragnya Pty Ltd - Offset 08 Aug 2021]	1,010.00		10.00		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
13/08/2021	Deposit Quicksuper Quickspr3024886859		1,289.84	1,299.84		
14/08/2021	OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1246886 Pragnya Pty Ltd Offset]	10.00		1,289.84		
19/08/2021	Deposit Automatic Data P Adp202108191046469		1,010.00	2,299.84		
20/08/2021	Deposit Online 2557628 Tfr Westpac Diy [Withdrawal Online 1557626 Tfr Westpac Cas]	1,010.00		1,289.84		
27/08/2021	Deposit Quicksuper Quickspr3033835277		1,584.86	2,874.70		
01/09/2021	Deposit Westpac Securiti S Ddr 36659110-00 [Withdrawal-Osko Payment 1338241 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 27AUG 23:13 PRAGNYA PTY LTD] [SELL 300 DDR]	1,584.86		1,289.84		
02/09/2021	Deposit Automatic Data P Adp202109021052577		1,585.34	2,875.18		
02/09/2021	OSKO DEPOSIT 02SEP 17:09 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1798039 Pragnya Pty Ltd Offset]	1,585.34		1,289.84		
10/09/2021	Deposit Quicksuper Quickspr3042819479		1,584.86	2,874.70		
10/09/2021	OSKO DEPOSIT 10SEP 18:06 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1869713 Pragnya Pty Ltd Offset]	1,584.86		1,289.84		
17/09/2021	Deposit Automatic Data P Adp202109171063266		1,585.34	2,875.18		
18/09/2021	OSKO DEPOSIT 18SEP 21:27 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1179169 Pragnya Pty Ltd - Offset 18 Sep 2021]	1,585.34		1,289.84		
24/09/2021	Deposit Quicksuper Quickspr3051796457		1,626.23	2,916.07		
27/09/2021	Withdrawal-Osko Payment 1239215 Pragnya Pty Ltd - Offset 25 Sep 2021 [OSKO DEPOSIT 25SEP 12:33 PRAGNYA PTY LTD]	1,626.23		1,289.84		
06/10/2021	Deposit Automatic Data P Adp202110061070165		2,860.21	4,150.05		
06/10/2021	OSKO DEPOSIT 06OCT 20:50 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1006529 Pragnya Pty Ltd Offset]	2,860.21		1,289.84		
08/10/2021	Deposit Quicksuper Quickspr3060550266		1,609.20	2,899.04		
11/10/2021	Deposit Online 2792790 Tfr Westpac Diy [Withdrawal Online 1792789 Tfr Westpac Cas]	1,609.20		1,289.84		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
14/10/2021	Deposit Automatic Data P Adp202110141079690		1,585.34	2,875.18		
14/10/2021	OSKO DEPOSIT 14OCT 19:39 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1993003 Pragnya Pty Ltd Offset]	1,585.34		1,289.84		
22/10/2021	Deposit Quicksuper Quickspr3069878939		1,609.20	2,899.04		
25/10/2021	Withdrawal Online 4878910 Bpay Strathfiel	338.00		2,561.04		
02/11/2021	OSKO WITHDRAWAL 02NOV 16:57 ATO Pragnya Pty Ltd [Deposit-Osko Payment 2674006 Ramanaruban Mahendram Ato]		231.00	2,792.04		
02/11/2021	Deposit Automatic Data P Adp202111021087075		1,655.75	4,447.79		
02/11/2021	Deposit Online 2792099 Tfr Westpac Diy [Withdrawal Online 1792098 Tfr Westpac Cas]	0.75		4,447.04		
02/11/2021	Withdrawal Online 8415338 Bpay Tax Office	1,886.00		2,561.04		
05/11/2021	Deposit Quicksuper Quickspr3079048845		1,609.20	4,170.24		
10/11/2021	Deposit Westpac Securiti S Syd 37228086-00 [OSKO DEPOSIT 06NOV 00:10 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1005462 Pragnya Pty Ltd - Offset 06 Nov 2021] [SELL 1000 SYD]	1,609.20		2,561.04		
11/11/2021	Deposit Automatic Data P Adp202111111096417		1,594.03	4,155.07		
11/11/2021	Withdrawal-Osko Payment 1610355 Pragnya Pty Ltd [OSKO DEPOSIT 11NOV 16:11 PRAGNYA PTY LTD]	1,594.03		2,561.04		
19/11/2021	Deposit Quicksuper Quickspr3088586488		1,609.20	4,170.24		
22/11/2021	Withdrawal-Osko Payment 1766769 Pragnya Pty Ltd 20 Nov 2021 [OSKO DEPOSIT 20NOV 17:06 PRAGNYA PTY LTD]	1,609.20		2,561.04		
25/11/2021	Deposit Automatic Data P Adp202111251102900		1,594.03	4,155.07		
26/11/2021	OSKO DEPOSIT 25NOV 22:12 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1229909 Pragnya Pty Ltd]	1,594.03		2,561.04		
06/12/2021	Deposit Quicksuper Quickspr3099410059		1,609.20	4,170.24		
06/12/2021	Withdrawal-Osko Payment 1007526 Pragnya Pty Ltd [OSKO DEPOSIT 06DEC 20:50 PRAGNYA PTY LTD]	1,609.20		2,561.04		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]	1,279.84		1,281.20		
09/12/2021	Deposit Automatic Data P Adp202112091112547		1,594.03	2,875.23		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]	1,271.20		1,604.03		
13/12/2021	Withdrawal-Osko Payment 1273511 Pragnya Pty Ltd 12 Dec 2021 [OSKO DEPOSIT 12DEC 22:57 PRAGNYA PTY LTD]	1,594.03		10.00		
17/12/2021	Deposit Quicksuper Quickspr3107606570		1,609.20	1,619.20		
20/12/2021	Deposit Online 2247857 Tfr Westpac Diy [Withdrawal Online 1247857 Tfr Westpac Cas]	1,609.20		10.00		
31/12/2021	Deposit Automatic Data P Adp202112311121373		1,594.03	1,604.03		
31/12/2021	Deposit Quicksuper Quickspr3115384438		1,698.34	3,302.37		
31/12/2021	Withdrawal-Osko Payment 1648501 Pragnya Pty Ltd [OSKO DEPOSIT 31DEC 16:34 PRAGNYA PTY LTD]	3,292.37		10.00		
11/01/2022	Deposit Automatic Data P Adp202201111130529		1,594.03	1,604.03		
12/01/2022	Withdrawal-Osko Payment 1071813 Pragnya Pty Ltd [OSKO DEPOSIT 12JAN 10:27 PRAGNYA PTY LTD]	1,594.03		10.00		
14/01/2022	Deposit Quicksuper Quickspr3123992336		906.10	916.10		
14/01/2022	Withdrawal-Osko Payment 1198821 Pragnya Pty Ltd [OSKO DEPOSIT 14JAN 11:59 PRAGNYA PTY LTD]	11.35		904.75		
14/01/2022	Withdrawal Online 6591300 Bpay Deft Payme	894.75		10.00		
20/01/2022	Deposit Automatic Data P Adp202201201134650		1,594.03	1,604.03		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
20/01/2022	Deposit Online 2336694 Tfr Westpac Diy [Withdrawal Online 1336693 Tfr Westpac Cas]	1,594.03		10.00		
28/01/2022	Deposit Quicksuper Quickspr3133015339		420.91	430.91		
31/01/2022	Deposit Online 2514183 Tfr Westpac Diy [Withdrawal Online 1514183 Tfr Westpac Cas]	82.91		348.00		
31/01/2022	Withdrawal Online 2664791 Bpay Strathfiel	338.00		10.00		
03/02/2022	Deposit Automatic Data P Adp202202031140870		443.35	453.35		
03/02/2022	Withdrawal-Osko Payment 1155926 Pragnya Pty Ltd [OSKO DEPOSIT 03FEB 21:05 PRAGNYA PTY LTD]	443.35		10.00		
11/02/2022	Deposit Quicksuper Quickspr3142622377		431.83	441.83		
14/02/2022	Withdrawal-Osko Payment 1128445 Pragnya Pty Ltd 12 Feb 2022 [OSKO DEPOSIT 12FEB 01:52 PRAGNYA PTY LTD]	431.83		10.00		
17/02/2022	Deposit Automatic Data P Adp202202171151527		443.79	453.79		
18/02/2022	Deposit Online 2311665 Tfr Westpac Diy [Withdrawal Online 1311664 Tfr Westpac Cas]	10.00		443.79		
19/02/2022	OSKO DEPOSIT 18FEB 23:41 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1308465 Pragnya Pty Ltd] [Withdrawal-Osko Payment 1313943 Pragnya Pty Ltd] [OSKO DEPOSIT 18FEB 23:40 PRAGNYA PTY LTD]	433.79		10.00		
25/02/2022	Deposit Quicksuper Quickspr3152620622		437.28	447.28		
28/02/2022	Deposit-Osko Payment 2099855 Ramanaruban Mahendram Ato 27 Feb 2022 [OSKO WITHDRAWAL 27FEB 20:59 ATO Pragnya Pty Ltd]		1,886.00	2,333.28		
28/02/2022	Withdrawal-Osko Payment 1052935 Pragnya Pty Ltd 27 Feb 2022 [OSKO DEPOSIT 27FEB 20:55 PRAGNYA PTY LTD]	437.28		1,896.00		
28/02/2022	Withdrawal Online 6841530 Bpay Tax Office	1,886.00		10.00		
03/03/2022	Deposit Automatic Data P Adp202203031157664		443.79	453.79		
03/03/2022	Withdrawal-Osko Payment 1197754 Pragnya Pty Ltd [OSKO DEPOSIT 03MAR 21:19 PRAGNYA PTY LTD]	443.79		10.00		
09/03/2022	Withdrawal-Osko Payment 1302475 Pragnya Pty Ltd Syd [Deposit Online 2310591 Tfr Westpac		10,000.00	10,010.00		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	Cas]					
09/03/2022	Deposit Online 2319282 Tfr Westpac Diy [Withdrawal Online 1319281 Tfr Westpac Cas]	10,000.00		10.00		
11/03/2022	Deposit Quicksuper Quickspr3162534708		437.28	447.28		
14/03/2022	Withdrawal-Osko Payment 1068128 Pragnya Pty Ltd 13 Mar 2022 [OSKO DEPOSIT 13MAR 00:36 PRAGNYA PTY LTD]	427.28		20.00		
14/03/2022	Deposit Online 2063681 Tfr Westpac Diy [Withdrawal Online 1063680 Tfr Westpac Cas]	10.00		10.00		
17/03/2022	Deposit Automatic Data P Adp202203171168425		443.79	453.79		
23/03/2022	Deposit Online 2181691 Tfr Westpac Diy [Withdrawal Online 1181690 Tfr Westpac Cas]	443.79		10.00		
25/03/2022	Deposit Quicksuper Quickspr3172348639		437.28	447.28		
28/03/2022	Withdrawal-Osko Payment 1178851 Pragnya Pty Ltd [OSKO DEPOSIT 28MAR 01:37 PRAGNYA PTY LTD]	437.28		10.00		
31/03/2022	Deposit Automatic Data P Adp202203311174595		443.79	453.79		
04/04/2022	Deposit-Osko Payment 2142279 Ramanaruban Mahendram Strata [OSKO WITHDRAWAL 04APR 21:44 Strata Pragnya Pty Ltd]		894.75	1,348.54		
04/04/2022	Withdrawal-Osko Payment 1518177 Pragnya Pty Ltd [OSKO DEPOSIT 04APR 15:21 PRAGNYA PTY LTD]	443.79		904.75		
04/04/2022	Withdrawal Online 1170001 Bpay Deft Payme Ocms	894.75		10.00		
08/04/2022	Deposit Quicksuper Quickspr3182086935		437.28	447.28		
08/04/2022	Deposit Online 2878526 Tfr Westpac Diy [Withdrawal Online 1878526 Tfr Westpac Cas]	437.28		10.00		
14/04/2022	Deposit Automatic Data P Adp202204141185396		443.79	453.79		
19/04/2022	Deposit Online 2276305 Tfr Westpac Diy [Withdrawal Online 1276304 Tfr Westpac Cas]	443.79		10.00		
22/04/2022	Deposit Quicksuper Quickspr3191027820		398.44	408.44		
26/04/2022	Deposit Online 2301853 Tfr Westpac Diy [Withdrawal Online 1301853 Tfr Westpac Cas]	398.44		10.00		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
29/04/2022	Deposit Automatic Data P Adp202204291191575		443.79	453.79		
02/05/2022	Withdrawal-Osko Payment 1349810 Pragnya Pty Ltd 30 Apr 2022 [OSKO DEPOSIT 30APR 13:14 PRAGNYA PTY LTD]	443.79		10.00		
06/05/2022	Deposit Quicksuper Quickspr3200773011		411.44	421.44		
09/05/2022	OSKO WITHDRAWAL 09MAY 16:50 Initial payment for FY2 Pragnya Pty Ltd [Deposit-Osko Payment 2602299 Ramanaruban Mahendram Initial payment for Fy21 tax and au]		550.00	971.44		
09/05/2022	Withdrawal-Osko Payment 1179524 Pragnya Pty Ltd 07 May 2022 [OSKO DEPOSIT 07MAY 11:27 PRAGNYA PTY LTD]	411.44		560.00		
09/05/2022	Withdrawal-Osko Payment 1619594 Superhelp Australia Pty Ltd Pragnya Superannuation Fund	550.00		10.00		
12/05/2022	Deposit Automatic Data P Adp202205121202214		443.79	453.79		
13/05/2022	Deposit Online 2022017 Tfr Westpac Diy [Withdrawal Online 1022016 Tfr Westpac Cas]	443.79		10.00		
20/05/2022	Deposit Quicksuper Quickspr3210804978		437.28	447.28		
20/05/2022	Withdrawal-Osko Payment 1145041 Pragnya Pty Ltd [OSKO DEPOSIT 20MAY 11:14 PRAGNYA PTY LTD]	437.28		10.00		
26/05/2022	Deposit Automatic Data P Adp202205261208800		443.79	453.79		
30/05/2022	Deposit Online 2133258 Tfr Westpac Diy [Withdrawal Online 1133258 Tfr Westpac Cas]	105.79		348.00		
30/05/2022	Withdrawal Online 5021240 Bpay Strathfiel	338.00		10.00		
03/06/2022	Deposit Quicksuper Quickspr3221106901		437.28	447.28		
03/06/2022	Deposit Online 2392697 Tfr Westpac Diy [Withdrawal Online 1392695 Tfr Westpac Cas]	437.28		10.00		
09/06/2022	Deposit Automatic Data P Adp202206091218372		443.79	453.79		
13/06/2022	Deposit Online 2844441 Tfr Westpac Diy [Withdrawal Online 1844440 Tfr Westpac Cas]	443.79		10.00		
17/06/2022	Deposit Quicksuper Quickspr3231085984		437.28	447.28		
21/06/2022	Deposit Online 2494789 Tfr Westpac Diy [Withdrawal Online 1494788 Tfr Westpac Cas]	447.28		0.00		

Pragnya Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
22/06/2022	Withdrawal Online 1206235 Tfr Westpac Diy [Deposit Online 2206235 Tfr Westpac Cas]		10.00	10.00		
23/06/2022	Deposit Automatic Data P Adp202206231225884		443.79	453.79		
27/06/2022	OSKO DEPOSIT 27JUN 00:10 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1007269 Pragnya Pty Ltd Offset]	443.79		10.00		
30/06/2022	CLOSING BALANCE			10.00		
		<u>66,615.51</u>	<u>66,615.51</u>			

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / WBC431980
Account Name: Westpac Cash Investment Account 43-1980
BSB and Account Number: 032069 431980

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 10.00		\$ 259,210.04		\$ 259,210.10		\$ 10.06	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			10.00		
05/07/2021	BUY 100 MIN [Payment By Authority To Westpac Securiti B Min 36228404-00]	5,615.95		(5,605.95)		
06/07/2021	Deposit-Osko Payment 2825560 Ramanaruban Mahendram Min [OSKO WITHDRAWAL 06JUL 18:32 MIN Pragnya Pty Ltd]		5,615.95	10.00		
14/07/2021	Deposit-Osko Payment 2029869 Ramanaruban Mahendram Sydney Water [OSKO WITHDRAWAL 14JUL 00:12 Sydney Water Pragnya Pty Ltd]		314.42	324.42		
14/07/2021	Withdrawal-Osko Payment 1044312 Ramanaruban Mahendram Sydney Water card payment	314.42		10.00		
11/08/2021	Deposit Westpac Securiti S Evn 36482575-00 [SELL 625 EVN]		2,486.30	2,496.30		
11/08/2021	BUY 100 MIN [Payment By Authority To Westpac Securiti B Min 36497371-00]	5,781.95		(3,285.65)		
12/08/2021	Deposit-Osko Payment 2893116 Ramanaruban Mahendram Min [OSKO WITHDRAWAL 12AUG 18:39 MIN Pragnya Pty Ltd]		3,295.65	10.00		
18/08/2021	BUY 100 BHP [Payment By Authority To Westpac Securiti B Bhp 36555367-00]	4,883.95		(4,873.95)		
20/08/2021	Deposit-Osko Payment 2567881 Ramanaruban Mahendram Bhp [OSKO WITHDRAWAL 20AUG 15:16 BHP Pragnya Pty Ltd]		3,873.95	(1,000.00)		
20/08/2021	Deposit Online 2557628 Tfr Westpac Diy [Withdrawal Online 1557626 Tfr Westpac Cas]		1,010.00	10.00		
31/08/2021	Interest Paid (Includes Bonus Of \$0.07)		0.08	10.08		
01/09/2021	Deposit Dividend Ddr Itm Div 001263617516 [System Matched Income Data]		27.00	37.08		
01/09/2021	Deposit Westpac Securiti S Ddr 36659110-00 [Withdrawal-Osko Payment 1338241 Pragnya Pty Ltd]		3,815.17	3,852.25		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	PRAGNYA PTY LTD] [SELL 300 DDR]					
02/09/2021	Withdrawal-Osko Payment 1781484 Pragnya Pty Ltd - Offset Ddr [OSKO DEPOSIT 02SEP 17:08 PRAGNYA PTY LTD]	3,842.25		10.00		
07/09/2021	Deposit Dividend Min Payment Sep21/00808525 [System Matched Income Data]		700.00	710.00		
07/09/2021	BUY 1500 NHC [Payment By Authority To Westpac Securiti B Nhc 36733545-00]	3,454.95		(2,744.95)		
08/09/2021	Deposit-Osko Payment 2679454 Ramanaruban Mahendram [OSKO WITHDRAWAL 08SEP 16:17 Pragnya Pty Ltd]		0.30	(2,744.65)		
08/09/2021	Deposit-Osko Payment 2690295 Ramanaruban Mahendram Nhc [OSKO WITHDRAWAL 08SEP 16:09 NHC Pragnya Pty Ltd]		3,454.95	710.30		
08/09/2021	Deposit-Osko Payment 2699927 Ramanaruban Mahendram [OSKO WITHDRAWAL 08SEP 16:19 Pragnya Pty Ltd]		0.20	710.50		
08/09/2021	Withdrawal-Osko Payment 1636436 Ramanaruban Mahendram Council fees Hornsey Road Council fees	679.65		30.85		
08/09/2021	Withdrawal-Osko Payment 1654646 Pragnya Pty Ltd Offset [OSKO DEPOSIT 08SEP 16:15 PRAGNYA PTY LTD]	20.85		10.00		
09/09/2021	Withdrawal-Osko Payment 1272494 Ramanaruban Mahendram Strathfield council	4.76		5.24		
09/09/2021	SELL 1500 NHC [Deposit Westpac Securiti S Nhc 36755724-00]		3,325.05	3,330.29		
10/09/2021	OSKO WITHDRAWAL 09SEP 22:18 Pragnya Pty Ltd [Deposit-Osko Payment 2286472 Ramanaruban Mahendram]		4.76	3,335.05		
13/09/2021	Deposit Westpac Securiti S Abb 36755755-00 [SELL 500 ABB]		2,335.05	5,670.10		
13/09/2021	Withdrawal-Osko Payment 1227557 Pragnya Pty Ltd Offset [OSKO DEPOSIT 13SEP 22:02 PRAGNYA PTY LTD]	5,657.10		13.00		
13/09/2021	Withdrawal Online 3390052 Bpay Asic Asic - Annual stat	3.00		10.00		
15/09/2021	BUY 100 WPL [Payment By Authority To Westpac Securiti B Wpl 36798952-00]	2,072.95		(2,062.95)		
17/09/2021	Deposit-Osko Payment 2421469 Ramanaruban Mahendram Wpl [OSKO WITHDRAWAL 17SEP 14:02 WPL Pragnya Pty Ltd]		2,072.95	10.00		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
20/09/2021	Deposit-Osko Payment 2109544 Ramanaruban Mahendram Abb Spp 19 Sep 2021 [OSKO WITHDRAWAL 19SEP 21:50 ABB SPP Pragnya Pty Ltd]		5,000.00	5,010.00		
21/09/2021	Deposit Dividend Bhp Group Div Af384/01107709 [System Matched Income Data]		543.05	5,553.05		
22/09/2021	Deposit-Osko Payment 2078418 Ramanaruban Mahendram [OSKO WITHDRAWAL 22SEP 20:07 Pragnya Pty Ltd]		10.00	5,563.05		
22/09/2021	Deposit Dividend Sonic Healthcare Fin21/00838067 [System Matched Income Data]		110.00	5,673.05		
22/09/2021	Withdrawal-Osko Payment 1553600 Pragnya Pty Ltd Offset [OSKO DEPOSIT 22SEP 15:45 PRAGNYA PTY LTD]	663.05		5,010.00		
30/09/2021	Interest Paid (Includes Bonus Of \$0.08)		0.10	5,010.10		
30/09/2021	Deposit Dividend Csl Ltd Dividend Aud21/01009018 [System Matched Income Data]		198.71	5,208.81		
01/10/2021	Deposit Westpac Securiti S Wpl 36916822-00 [SELL 100 WPL]		2,340.05	7,548.86		
01/10/2021	Deposit Westpac Securiti S Pmgold 36917389- [SELL 150 PMGOLD]		3,580.05	11,128.91		
01/10/2021	Withdrawal-Osko Payment 1029420 Pragnya Pty Ltd Offset [OSKO DEPOSIT 01OCT 00:32 PRAGNYA PTY LTD]	198.71		10,930.20		
02/10/2021	OSKO DEPOSIT 02OCT 21:44 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1141272 Pragnya Pty Ltd - Offset 02 Oct 2021]	5,920.20		5,010.00		
11/10/2021	Deposit Abbspprefund 001268498475 [Withdrawal Online 6452996 Bpay Aussie Bro Abb Spp] [ABB SPP]	5,000.00		10.00		
11/10/2021	Deposit Online 2792790 Tfr Westpac Diy [Withdrawal Online 1792789 Tfr Westpac Cas]		1,609.20	1,619.20		
11/10/2021	Deposit Abbspprefund 001268498475 [Withdrawal Online 6452996 Bpay Aussie Bro Abb Spp] [ABB SPP]		4,100.00	5,719.20		
11/10/2021	Withdrawal-Osko Payment 1795690 Pragnya Pty Ltd Offset [OSKO DEPOSIT 11OCT 17:19 PRAGNYA PTY LTD]	5,709.20		10.00		
26/10/2021	Deposit-Osko Payment 2634274 Ramanaruban Mahendram Wpr [OSKO WITHDRAWAL 26OCT 16:43 WPR Pragnya Pty Ltd]		4,264.95	4,274.95		
28/10/2021	Payment By Authority To Westpac Securiti B Wpr 37121500-00 [BUY 1500 WPR]	4,264.95		10.00		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
29/10/2021	Interest Paid (Includes Bonus Of \$0.22)		0.24	10.24		
02/11/2021	Deposit Online 2792099 Tfr Westpac Diy [Withdrawal Online 1792098 Tfr Westpac Cas]		0.75	10.99		
02/11/2021	Withdrawal-Osko Payment 1794209 Pragnya Pty Ltd Offset [OSKO DEPOSIT 02NOV 17:19 PRAGNYA PTY LTD]	0.99		10.00		
10/11/2021	Deposit Westpac Securiti S Syd 37228086-00 [OSKO DEPOSIT 06NOV 00:10 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1005462 Pragnya Pty Ltd - Offset 06 Nov 2021] [SELL 1000 SYD]		8,440.05	8,450.05		
12/11/2021	Deposit Wpr Cap 001268888655 [Return of Capital: \$0.17 per unit]		255.00	8,705.05		
15/11/2021	BUY 200 WBC [Payment By Authority To Westpac Securiti B WBC 37276670-00]	4,577.95		4,127.10		
15/11/2021	BUY 200 ANN [Payment By Authority To Westpac Securiti B Ann 37279057-00]	6,231.95		(2,104.85)		
17/11/2021	OSKO WITHDRAWAL 16NOV 23:02 WBC ANN Pragnya Pty Ltd [Deposit-Osko Payment 2327861 Ramanaruban Mahendram WBC Ann]		10,809.90	8,705.05		
17/11/2021	Deposit-Osko Payment 2155077 Ramanaruban Mahendram Water bill [OSKO WITHDRAWAL 17NOV 21:25 Water bill Pragnya Pty Ltd]		162.64	8,867.69		
17/11/2021	Withdrawal-Osko Payment 1085185 Pragnya Pty Ltd [OSKO DEPOSIT 17NOV 20:58 PRAGNYA PTY LTD]	255.00		8,612.69		
18/11/2021	Withdrawal Online 5492780 Bpay Sydney Wat	162.64		8,450.05		
22/11/2021	Deposit Westpac Securiti S Wprda 37287788-0		3,690.13	12,140.18		
22/11/2021	Withdrawal-Osko Payment 1257421 Pragnya Pty Ltd [OSKO DEPOSIT 22NOV 22:05 PRAGNYA PTY LTD]	3,690.13		8,450.05		
26/11/2021	Withdrawal-Osko Payment 1452036 Pragnya Pty Ltd [OSKO DEPOSIT 26NOV 14:05 PRAGNYA PTY LTD]	9,480.10		(1,030.05)		
26/11/2021	Withdrawal Online 4931573 Bpay Deft Payme	519.90		(1,549.95)		
26/11/2021	Deposit-Osko Payment 2328454 Ramanaruban Mahendram		10,000.00	8,450.05		
29/11/2021	Deposit Online 2005539 Pymt Ramanaruba		6,000.00	14,450.05		
29/11/2021	Withdrawal Online 1029590 Pymt Pragnya Pt [PRAGNYA PTY LTD PRAGNYA PTY LTD]	6,000.00		8,450.05		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
29/11/2021	BUY 200 WPL [Payment By Authority To Westpac Securiti B Wpl 37398718-00]	4,317.95		4,132.10		
30/11/2021	Interest Paid (Includes Bonus Of \$0.10)		0.11	4,132.21		
30/11/2021	Deposit-Osko Payment 2998298 Ramanaruban Mahendram Wpl [OSKO WITHDRAWAL 30NOV 09:29 WPL Pragnya Pty Ltd]		4,317.95	8,450.16		
02/12/2021	Withdrawal-Osko Payment 1647468 Pragnya Pty Ltd [OSKO DEPOSIT 02DEC 16:54 PRAGNYA PTY LTD]	0.11		8,450.05		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]		3,109.95	11,560.00		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]	8,440.05		3,119.95		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]	3,109.95		10.00		
09/12/2021	Deposit-Osko Payment 2180189 Ramanaruban Mahendram Abb [OSKO WITHDRAWAL 09DEC 11:18 ABB Pragnya Pty Ltd]		1,448.20	1,458.20		
09/12/2021	Deposit-Osko Payment 2585229 Ramanaruban Mahendram Nhc [OSKO WITHDRAWAL 09DEC 15:08 NHC Pragnya Pty Ltd]		1,079.95	2,538.15		
09/12/2021	Payment By Authority To Westpac Securiti B Abb 37457442-00 [Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd Offset] [OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD] [OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD] [Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021] [Withdrawal-Osko Payment]	1,348.20		1,189.95		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
09/12/2021	BUY 500 NHC [Payment By Authority To Westpac Securiti B Nhc 37479645-00]	1,079.95		110.00		
13/12/2021	Withdrawal-Osko Payment 1269506 Pragnya Pty Ltd 12 Dec 2021 [OSKO DEPOSIT 12DEC 22:56 PRAGNYA PTY LTD]	100.00		10.00		
20/12/2021	Deposit-Osko Payment 2283779 Ramanaruban Mahendram Csl [OSKO WITHDRAWAL 20DEC 12:58 CSL Pragnya Pty Ltd]		2,504.93	2,514.93		
20/12/2021	Deposit Online 2247857 Tfr Westpac Diy [Withdrawal Online 1247857 Tfr Westpac Cas]		1,609.20	4,124.13		
20/12/2021	Payment By Authority To Westpac Securiti B Csl 37516897-00 [BUY 15 CSL]	4,114.13		10.00		
23/12/2021	Deposit Dividend Infratil Limited 001270552041 [System Matched Income Data]		93.38	103.38		
24/12/2021	Withdrawal-Osko Payment 1372003 Pragnya Pty Ltd [OSKO DEPOSIT 24DEC 23:47 PRAGNYA PTY LTD]	93.38		10.00		
31/12/2021	Interest Paid (Includes Bonus Of \$0.13)		0.15	10.15		
04/01/2022	Deposit Westpac Securiti S Abb 37590675-00		4,560.05	4,570.20		
04/01/2022	BUY 500 IFT [Payment By Authority To Westpac Securiti B Ift 37599401-00]	3,864.95		705.25		
10/01/2022	Withdrawal-Osko Payment 1044656 Pragnya Pty Ltd 08 Jan 2022 [OSKO DEPOSIT 08JAN 10:24 PRAGNYA PTY LTD]	695.25		10.00		
18/01/2022	Deposit-Osko Payment 2905369 Ramanaruban Mahendram Legal & strata report [OSKO WITHDRAWAL 18JAN 09:10 Legal & strata report Pragnya Pty Ltd]		479.00	489.00		
18/01/2022	Withdrawal-Osko Payment 1957502 Genesis Legal Partners Pty Ltd Pragnya Pty Ltd	400.00		89.00		
20/01/2022	Deposit Online 2336694 Tfr Westpac Diy [Withdrawal Online 1336693 Tfr Westpac Cas]		1,594.03	1,683.03		
20/01/2022	Withdrawal-Osko Payment 1333049 Ramanaruban Mahendram Strata report Seeto	79.00		1,604.03		
20/01/2022	BUY 100 WPL [Payment By Authority To Westpac Securiti B Wpl 37712144-00]	2,549.95		(945.92)		
25/01/2022	Deposit-Osko Payment 2282003 Ramanaruban Mahendram Csl [OSKO WITHDRAWAL 25JAN 22:08 CSL Pragnya Pty Ltd]		2,599.85	1,653.93		
28/01/2022	Payment By Authority To Westpac Securiti B Csl 37770677-00 [BUY 10 CSL]	2,599.85		(945.92)		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
28/01/2022	BUY 25 COH [Payment By Authority To Westpac Securiti B Coh 37791770-00]	4,644.95		(5,590.87)		
31/01/2022	Interest Paid (Includes Bonus Of \$0.25)		0.29	(5,590.58)		
31/01/2022	Deposit-Osko Payment 2505250 Ramanaruban Mahendram Coh 29 Jan 2022 [OSKO WITHDRAWAL 29JAN 15:50 COH Pragnya Pty Ltd]		4,552.04	(1,038.54)		
31/01/2022	Deposit Online 2514183 Tfr Westpac Diy [Withdrawal Online 1514183 Tfr Westpac Cas]		82.91	(955.63)		
31/01/2022	BUY 100 ANN [Payment By Authority To Westpac Securiti B Ann 37799977-00]	2,495.95		(3,451.58)		
01/02/2022	OSKO WITHDRAWAL 31JAN 23:06 ANN Pragnya Pty Ltd [Deposit-Osko Payment 2394322 Ramanaruban Mahendram Wpl] [OSKO WITHDRAWAL 20JAN 23:49 WPL Pragnya Pty Ltd] [Deposit-Osko Payment 2362757 Ramanaruban Mahendram Ann]		955.92	(2,495.66)		
01/02/2022	OSKO WITHDRAWAL 31JAN 23:06 ANN Pragnya Pty Ltd [Deposit-Osko Payment 2394322 Ramanaruban Mahendram Wpl] [OSKO WITHDRAWAL 20JAN 23:49 WPL Pragnya Pty Ltd] [Deposit-Osko Payment 2362757 Ramanaruban Mahendram Ann]		2,505.95	10.29		
02/02/2022	Deposit-Osko Payment 2291543 Ramanaruban Mahendram Sydhey Water 020222		153.89	164.18		
02/02/2022	INTERNET WITHDRAWAL 02FEB 14:00 TO 0000459094291 [Deposit-Osko Payment 2390677 Ramanaruban Mahendram Csl Spp] [OSKO WITHDRAWAL 02FEB 13:59 CSL SPP Pragnya Pty Ltd] [INTERNET DEPOSIT 02FEB 14:00 FROM 0000496528131]		7,500.00	7,664.18		
02/02/2022	Withdrawal-Osko Payment 1038089 Pragnya Pty Ltd [OSKO DEPOSIT 02FEB 20:43 PRAGNYA PTY LTD]	0.29		7,663.89		
02/02/2022	Withdrawal Online 7072822 Bpay Sydney Wat	153.89		7,510.00		
10/02/2022	Payment By Authority To Westpac Securiti B Pni 37860895-00 [Deposit-Osko Payment 2252356 Ramanaruban Mahendram Pni]		2,792.45	10,302.45		
10/02/2022	Payment By Authority To Westpac Securiti B Pni 37860895-00 [Deposit-Osko Payment 2252356 Ramanaruban Mahendram Pni]	2,792.45		7,510.00		
16/02/2022	Payment By Authority To Westpac Securiti B WBC 37893744-00 [Deposit-Osko Payment		2,353.95	9,863.95		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	2356927 Ramanaruban Mahendram WBC]					
16/02/2022	Payment By Authority To Westpac Securiti B WBC 37893744-00 [Deposit-Osko Payment 2356927 Ramanaruban Mahendram WBC]	2,353.95		7,510.00		
17/02/2022	Deposit Csl Ltd Spp Aud22/00820683 [Withdrawal Online 8995019 Bpay Csl Spp 20 Csl Spp] [CSL SPP]	7,500.00		10.00		
17/02/2022	Deposit Csl Ltd Spp Aud22/00820683 [Withdrawal Online 8995019 Bpay Csl Spp 20 Csl Spp] [CSL SPP]		146.47	156.47		
18/02/2022	Deposit Online 2311665 Tfr Westpac Diy [Withdrawal Online 1311664 Tfr Westpac Cas]		10.00	166.47		
18/02/2022	SELL 250 PNI [BUY 100 SHL] [Payment By Authority To Westpac Securiti B Shl 37952967-00]	1,011.05		(844.58)		
19/02/2022	OSKO DEPOSIT 18FEB 23:41 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1308465 Pragnya Pty Ltd] [Withdrawal-Osko Payment 1313943 Pragnya Pty Ltd] [OSKO DEPOSIT 18FEB 23:40 PRAGNYA PTY LTD]	156.47		(1,001.05)		
23/02/2022	OSKO WITHDRAWAL 22FEB 23:43 SHL Pragnya Pty Ltd [Deposit-Osko Payment 2336329 Ramanaruban Mahendram Shl]		1,011.05	10.00		
24/02/2022	BUY 1000 AWC [SELL 300 WBC] [BUY 11 CSL] [Deposit Westpac Securiti S WBC 37984061-00]		2,027.55	2,037.55		
28/02/2022	Interest Paid (Includes Bonus Of \$0.17)		0.21	2,037.76		
28/02/2022	Withdrawal-Osko Payment 1709050 Pragnya Pty Ltd [OSKO DEPOSIT 28FEB 17:10 PRAGNYA PTY LTD]	2,027.55		10.21		
01/03/2022	Withdrawal-Osko Payment 1144549 Pragnya Pty Ltd [OSKO DEPOSIT 01MAR 21:24 PRAGNYA PTY LTD]	0.21		10.00		
07/03/2022	SELL 100 WPL [Deposit Westpac Securiti S Wpl 38063630-00]		3,394.05	3,404.05		
09/03/2022	Deposit Dividend Ann Dividend Aud48/00822963 [System Matched Income Data]		101.01	3,505.06		
09/03/2022	Deposit Online 2319282 Tfr Westpac Diy [Withdrawal Online 1319281 Tfr Westpac Cas]		10,000.00	13,505.06		
09/03/2022	Deposit Syd Scheme Pymt Aud01/00861266 [SYD.AX merger / takeover as at 09/03/2022]		26,250.00	39,755.06		
09/03/2022	Withdrawal-Osko Payment 1302475 Pragnya Pty Ltd Syd [Deposit Online 2310591 Tfr Westpac	10,000.00		29,755.06		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
	Cas]					
10/03/2022	OSKO DEPOSIT 10MAR 09:18 PRAGNYA PTY LTD [Withdrawal Online 1310591 Tfr Westpac Diy]	10,000.00		19,755.06		
10/03/2022	Withdrawal-Osko Payment 1931985 Pragnya Pty Ltd [OSKO DEPOSIT 10MAR 09:23 PRAGNYA PTY LTD]	9,755.06		10,000.00		
10/03/2022	Withdrawal-Osko Payment 1982878 Pragnya Pty Ltd [OSKO DEPOSIT 09MAR 23:40 SYD PRAGNYA PTY LTD]	10,000.00		0.00		
10/03/2022	BUY 500 AIA [SELL 1000 NHC] [Payment By Authority To Westpac Securiti B Aia 38090402-00]	524.90		(524.90)		
10/03/2022	BUY 100 BKW [Payment By Authority To Westpac Securiti B Bkw 38092603-00]	2,145.47		(2,670.37)		
14/03/2022	Deposit-Osko Payment 2091911 Ramanaruban Mahendram Bkw 13 Mar 2022 [OSKO WITHDRAWAL 13MAR 00:39 BKW Pragnya Pty Ltd]		2,670.37	0.00		
14/03/2022	Deposit Online 2063681 Tfr Westpac Diy [Withdrawal Online 1063680 Tfr Westpac Cas]		10.00	10.00		
15/03/2022	SELL 1000 NHC [Deposit Westpac Securiti S Nhc 38118417-00]		2,780.05	2,790.05		
17/03/2022	Deposit Dividend Alumina Limited Mar22/00836144 [System Matched Income Data]		39.00	2,829.05		
17/03/2022	BUY 100 ANN [Payment By Authority To Westpac Securiti B Ann 38137404-00]	2,615.95		213.10		
23/03/2022	Deposit Dividend Sonic Healthcare Int22/00838556 [System Matched Income Data]		120.00	333.10		
23/03/2022	Deposit Dividend Woodside Fin21/00611604 [System Matched Income Data]		438.47	771.57		
23/03/2022	Deposit Online 2181691 Tfr Westpac Diy [Withdrawal Online 1181690 Tfr Westpac Cas]		443.79	1,215.36		
23/03/2022	Withdrawal-Osko Payment 1182924 Pragnya Pty Ltd [OSKO DEPOSIT 23MAR 21:28 PRAGNYA PTY LTD]	1,205.36		10.00		
28/03/2022	Deposit Dividend Bhp Group Div Ai385/00406465 [System Matched Income Data]		416.11	426.11		
30/03/2022	Deposit Westpac Securiti S Ann 38204134-00 [SELL 200 ANN]		4,950.05	5,376.16		
31/03/2022	OSKO DEPOSIT 30MAR 22:37 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1273447 Pragnya Pty Ltd]	5,366.16		10.00		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/03/2022	Interest Paid (Includes Bonus Of \$0.27)		0.32	10.32		
04/04/2022	Deposit Westpac Securiti S Wpl 38241484-00 [SELL 200 WPL]		6,408.05	6,418.37		
04/04/2022	Withdrawal-Osko Payment 1502472 Pragnya Pty Ltd [OSKO DEPOSIT 04APR 15:20 PRAGNYA PTY LTD]	6,408.37		10.00		
06/04/2022	Deposit Dividend Csl Ltd Dividend 22Aud/00909861		270.35	280.35		
08/04/2022	Deposit Online 2878526 Tfr Westpac Diy [Withdrawal Online 1878526 Tfr Westpac Cas]		437.28	717.63		
08/04/2022	Withdrawal-Osko Payment 1889991 Pragnya Pty Ltd [OSKO DEPOSIT 08APR 18:48 PRAGNYA PTY LTD]	707.63		10.00		
13/04/2022	BUY 500 NHC [Payment By Authority To Westpac Securiti B Nhc 38331268-00]	1,889.95		(1,879.95)		
19/04/2022	Deposit-Osko Payment 2210552 Ramanaruban Mahendram Nhc 17 Apr 2022 [OSKO WITHDRAWAL 17APR 22:31 NHC Pragnya Pty Ltd]		1,446.16	(433.79)		
19/04/2022	Deposit Online 2276305 Tfr Westpac Diy [Withdrawal Online 1276304 Tfr Westpac Cas]		443.79	10.00		
21/04/2022	Deposit Dividend Cochlear Pay Apr22/00824717 [System Matched Income Data]		38.75	48.75		
21/04/2022	BUY 100 ANN [Payment By Authority To Westpac Securiti B Ann 38365906-00]	2,644.95		(2,596.20)		
26/04/2022	Deposit-Osko Payment 2359980 Ramanaruban Mahendram Ann 23 Apr 2022 [OSKO WITHDRAWAL 23APR 13:35 ANN Pragnya Pty Ltd]		2,197.76	(398.44)		
26/04/2022	Deposit Online 2301853 Tfr Westpac Diy [Withdrawal Online 1301853 Tfr Westpac Cas]		398.44	0.00		
29/04/2022	Interest Paid (Includes Bonus Of \$0.01)		0.03	0.03		
03/05/2022	Deposit Dividend Brickworks Div May22/00810671 [System Matched Income Data]		22.00	22.03		
04/05/2022	Deposit-Osko Payment 2318723 Ramanaruban Mahendram Bhp [OSKO WITHDRAWAL 04MAY 23:21 BHP Pragnya Pty Ltd]		2,225.42	2,247.45		
04/05/2022	Deposit Dividend Nhc Dividend May22/00807944 [System Matched Income Data]		150.00	2,397.45		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/05/2022	BUY 50 BHP [Payment By Authority To Westpac Securiti B Bhp 38457150-00]	2,387.45		10.00		
10/05/2022	Deposit-Osko Payment 2742227 Ramanaruban Mahendram Ocl & Aia [OSKO WITHDRAWAL 10MAY 17:14 OCL & AIA Pragnya Pty Ltd]		3,831.90	3,841.90		
10/05/2022	BUY 250 AIA [BUY 150 OCL] [SELL 1000 AWC] [Payment By Authority To Westpac Securiti B Ocl 38500871-00] [Payment By Authority To Westpac Securiti B Aia 38502952-00]	496.90		3,345.00		
10/05/2022	BUY 250 AIA [BUY 150 OCL] [SELL 1000 AWC] [Payment By Authority To Westpac Securiti B Ocl 38500871-00] [Payment By Authority To Westpac Securiti B Aia 38502952-00]	1,692.45		1,652.55		
11/05/2022	BUY 100 RMD [Payment By Authority To Westpac Securiti B Rmd 38508066-00]	2,834.95		(1,182.40)		
12/05/2022	Deposit-Osko Payment 2424086 Ramanaruban Mahendram Rea, Rmd and Ann [OSKO WITHDRAWAL 12MAY 14:32 REA, RMD and ANN Pragnya Pty Ltd]		11,233.23	10,050.83		
13/05/2022	Deposit Online 2022017 Tfr Westpac Diy [Withdrawal Online 1022016 Tfr Westpac Cas]		443.79	10,494.62		
13/05/2022	Payment By Authority To Westpac Securiti B Ann 38513991-00 [BUY 100 ANN]	2,684.83		7,809.79		
13/05/2022	Payment By Authority To Westpac Securiti B Rea 38506691-00 [BUY 50 REA]	5,713.45		2,096.34		
14/05/2022	OSKO DEPOSIT 14MAY 20:16 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1069166 Pragnya Pty Ltd 14 May 2022]	2,086.34		10.00		
19/05/2022	BUY 100 WPL [Payment By Authority To Westpac Securiti B Wpl 38561590-00]	3,018.95		(3,008.95)		
19/05/2022	BUY 50 MAQ [Payment By Authority To Westpac Securiti B Maq 38561405-00]	3,019.45		(6,028.40)		
20/05/2022	Deposit-Osko Payment 2170889 Ramanaruban Mahendram Maq & Wpl [OSKO WITHDRAWAL 20MAY 11:07 MAQ & WPL Pragnya Pty Ltd]		6,038.40	10.00		
25/05/2022	SELL 150 OCL [Deposit Westpac Securiti S Ocl 38603333-00]		2,275.05	2,285.05		
26/05/2022	SELL 25 REA [BUY 1000 LTR] [Deposit Westpac Securiti S Rea 38606958-00]		1,392.60	3,677.65		
28/05/2022	OSKO DEPOSIT 28MAY 21:18 PRAGNYA PTY LTD [Withdrawal-Osko Payment 1184241 Pragnya Pty Ltd 28 May 2022]	5,278.89		(1,601.24)		

Pragnya Superannuation Fund

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/05/2022	Deposit Online 2133258 Tfr Westpac Diy [Withdrawal Online 1133258 Tfr Westpac Cas]		105.79	(1,495.45)		
31/05/2022	Interest Paid (Includes Bonus Of \$0.55)		0.63	(1,494.82)		
31/05/2022	Interest	0.07		(1,494.89)		
31/05/2022	Withdrawal-Osko Payment 1157028 Pragnya Pty Ltd [OSKO DEPOSIT 31MAY 11:35 PRAGNYA PTY LTD]	1,392.60		(2,887.49)		
01/06/2022	Deposit Westpac Securiti S Wds 38603358-00		2,898.05	10.56		
01/06/2022	SELL 100 RMD [Deposit Westpac Securiti S Rmd 38639745-00]		2,839.05	2,849.61		
03/06/2022	Deposit Online 2392697 Tfr Westpac Diy [Withdrawal Online 1392695 Tfr Westpac Cas]		437.28	3,286.89		
03/06/2022	Deposit Westpac Securiti S Wds 38647046-00		1,322.85	4,609.74		
03/06/2022	Withdrawal-Osko Payment 1315249 Pragnya Pty Ltd [OSKO DEPOSIT 03JUN 23:41 PRAGNYA PTY LTD]	4,482.84		126.90		
03/06/2022	BUY 100 BKW [SELL 500 NHC] [Payment By Authority To Westpac Securiti B Bkw 38658919-00]	114.90		12.00		
10/06/2022	BUY 30 DMP [Payment By Authority To Westpac Securiti B Dmp 38713053-00]	1,910.25		(1,898.25)		
13/06/2022	Deposit-Osko Payment 2878789 Ramanaruban Mahendram Dmp 12 Jun 2022 [OSKO WITHDRAWAL 12JUN 18:37 DMP Pragnya Pty Ltd]		1,464.46	(433.79)		
13/06/2022	Deposit Online 2844441 Tfr Westpac Diy [Withdrawal Online 1844440 Tfr Westpac Cas]		443.79	10.00		
15/06/2022	Deposit Dividend Infratil Limited 001278364500 [System Matched Income Data]		216.74	226.74		
16/06/2022	Withdrawal-Osko Payment 1081387 Pragnya Pty Ltd [OSKO DEPOSIT 16JUN 00:08 PRAGNYA PTY LTD]	216.74		10.00		
17/06/2022	BUY 75 JHX [Payment By Authority To Westpac Securiti B Jhx 38770645-00]	2,227.20		(2,217.20)		
21/06/2022	Deposit-Osko Payment 2419954 Ramanaruban Mahendram Bkw & Jhx [OSKO WITHDRAWAL 21JUN 14:21 BKW & JHX Pragnya Pty Ltd]		3,522.87	1,305.67		
21/06/2022	Deposit Online 2494789 Tfr Westpac Diy [Withdrawal Online 1494788 Tfr Westpac Cas]		447.28	1,752.95		
21/06/2022	Payment By Authority To Westpac Securiti B Bkw 38763934-00 [BUY 100 BKW]	1,732.95		20.00		

Pragnya Superannuation Fund
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
22/06/2022	Withdrawal Online 1206235 Tfr Westpac Diy [Deposit Online 2206235 Tfr Westpac Cas]	10.00		10.00		
27/06/2022	Withdrawal-Osko Payment 1099474 Ramanaruban Mahendram Reimbursement for apartment costs	11,509.00		(11,499.00)		
27/06/2022	Deposit-Osko Payment 2040993 Ramanaruban Mahendram Renovations for the apartment [OSKO WITHDRAWAL 27JUN 00:04 Renovations for the apa Pragnya Pty Ltd]		8,900.00	(2,599.00)		
27/06/2022	Deposit-Osko Payment 2053793 Ramanaruban Mahendram Kitchen works at the apartment [OSKO WITHDRAWAL 27JUN 00:15 Kitchen works at the ap Pragnya Pty Ltd]		2,200.00	(399.00)		
27/06/2022	Deposit-Osko Payment 2062830 Ramanaruban Mahendram Plumbing for the apartment - New he [OSKO WITHDRAWAL 27JUN 00:06 Plumbing for the apartm Pragnya Pty Ltd]		1,400.00	1,001.00		
27/06/2022	Deposit-Osko Payment 2378977 Ramanaruban Mahendram Repayment for electric oven for the 26 Jun 2022 [OSKO WITHDRAWAL 26JUN 23:57 Repayment for electric Pragnya Pty Ltd]		710.00	1,711.00		
27/06/2022	Deposit-Osko Payment 2384956 Ramanaruban Mahendram Repayment for the induction stove f 26 Jun 2022 [OSKO WITHDRAWAL 26JUN 23:58 Repayment for the induc Pragnya Pty Ltd]		499.00	2,210.00		
27/06/2022	Withdrawal-Osko Payment 1047813 Ramanaruban Mahendram Payment for apartment costs	2,200.00		10.00		
30/06/2022	Interest Paid (Includes Bonus Of \$0.04)		0.06	10.06		
30/06/2022	CLOSING BALANCE			10.06		
		<u>259,210.04</u>	<u>259,210.10</u>			



Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30
(24 hours, seven days)

BSB Number 112-879

Account Number 459094291

Statement Period 26/03/2022 to 26/09/2022

Statement No. 14(page 1 of 5)

PRAGNYA PTY LTD ATF
PRAGNYA SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
78,133.69	+	18,866.60	-	28,583.29	=	68,417.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
26 MAR	OPENING BALANCE			78,133.69
23 APR	LOAN REPAYMENT S.211.0848319.00	594.00		77,539.69
23 APR	LOAN REPAYMENT S.211.0848319.01	874.00		76,665.69
30 APR	INTERNET DEPOSIT 30APR 13:36 FROM 0000496528131		882.00	77,547.69
05 MAY	OSKO WITHDRAWAL 04MAY 23:21 BHP Pragnya Pty Ltd	2,225.42		75,322.27
05 MAY	INTERNET DEPOSIT 04MAY 23:22 FROM 0000496528131		2,225.42	77,547.69
09 MAY	OSKO WITHDRAWAL 09MAY 16:50 Initial payment for FY2 Pragnya Pty Ltd	550.00		76,997.69
10 MAY	OSKO WITHDRAWAL 10MAY 17:14 OCL & AIA Pragnya Pty Ltd	3,831.90		73,165.79
10 MAY	INTERNET DEPOSIT 10MAY 17:41 FROM 0000496528131		550.00	73,715.79
12 MAY	OSKO WITHDRAWAL 12MAY 14:32 REA, RMD and ANN Pragnya Pty Ltd	11,233.23		62,482.56
12 MAY	INTERNET DEPOSIT 12MAY 14:32 FROM 0000496528131		11,233.23	73,715.79
23 MAY	LOAN REPAYMENT S.211.0848319.00	594.00		73,121.79
23 MAY	LOAN REPAYMENT S.211.0848319.01	874.00		72,247.79
28 MAY	INTERNET DEPOSIT 28MAY 21:22 FROM 0000496528131		882.00	73,129.79
23 JUN	LOAN REPAYMENT S.211.0848319.00	594.00		72,535.79
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			72,535.79

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			72,535.79
23 JUN	LOAN REPAYMENT S.211.0848319.01	874.00		71,661.79
27 JUN	OSKO DEPOSIT 27JUN 00:10 PRAGNYA PTY LTD		443.79	72,105.58
27 JUN	INTERNET DEPOSIT 27JUN 00:19 FROM 0000496528131		438.21	72,543.79
23 JUL	LOAN REPAYMENT S.211.0848319.00	594.00		71,949.79
23 JUL	LOAN REPAYMENT S.211.0848319.01	874.00		71,075.79
09 AUG	OSKO WITHDRAWAL 09AUG 08:43 SFR Pragnya Pty Ltd	1,244.95		69,830.84
09 AUG	INTERNET DEPOSIT 09AUG 08:45 FROM 0000496528131		1,244.95	71,075.79
15 AUG	INTERNET WITHDRAWAL 14AUG 14:32 TO 0000496528131	107.79		70,968.00
22 AUG	INTERNET WITHDRAWAL 21AUG 19:51 TO 0000496528131	48.00		70,920.00
23 AUG	LOAN REPAYMENT S.211.0848319.00	539.00		70,381.00
23 AUG	LOAN REPAYMENT S.211.0848319.01	881.00		69,500.00
29 AUG	INTERNET DEPOSIT 29AUG 19:26 FROM 0000496528131		947.00	70,447.00
23 SEP	LOAN REPAYMENT S.211.0848319.00	560.00		69,887.00
23 SEP	LOAN REPAYMENT S.211.0848319.01	918.00		68,969.00
24 SEP	INTERNET WITHDRAWAL 23SEP 23:44 TO 0000496528131	572.00		68,397.00
24 SEP	INTERNET DEPOSIT 23SEP 23:45 FROM 0000496528131		20.00	68,417.00
26 SEP	<i>CLOSING BALANCE</i>			68,417.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 459094291
Statement Period 26/03/2022 to 26/09/2022
Statement No. 14(page 3 of 5)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/03/2022 TO 31/03/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2022 TO 31/05/2022 - No transactions carried out

SUB TOTAL	4	4	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2022 TO 30/06/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Account Number 459094291
Statement Period 26/03/2022 to 26/09/2022
Statement No. 14(page 4 of 5)

Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Account Number	459094291
Statement Period	26/03/2022 to 26/09/2022
Statement No.	14(page 5 of 5)

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30
 (24 hours, seven days)
BSB Number 112-879
Account Number 459094291
Statement Period 27/03/2021 to 26/09/2021
Statement No. 12(page 1 of 7)

PRAGNYA PTY LTD ATF
PRAGNYA SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
72,819.68	+	64,943.49	-	48,501.62	=	89,261.55

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
27 MAR	OPENING BALANCE			72,819.68
29 MAR	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	74,498.74
30 MAR	OSKO WITHDRAWAL NHC Pragnya Pty Ltd	30MAR 21:11 2,779.95		71,718.79
03 APR	OSKO DEPOSIT PRAGNYA PTY LTD	02APR 01:12	1,187.21	72,906.00
07 APR	OSKO WITHDRAWAL Council Pragnya Pty Ltd	06APR 22:17 330.00		72,576.00
12 APR	OSKO DEPOSIT PRAGNYA PTY LTD	12APR 19:32	974.97	73,550.97
14 APR	OSKO DEPOSIT PRAGNYA PTY LTD	14APR 19:32	97.27	73,648.24
16 APR	OSKO DEPOSIT PRAGNYA PTY LTD	16APR 09:12	3,691.92	77,340.16
23 APR	LOAN REPAYMENT S.211.0848319.00	598.00		76,742.16
23 APR	LOAN REPAYMENT S.211.0848319.01	905.00		75,837.16
23 APR	OSKO DEPOSIT PRAGNYA PTY LTD	23APR 21:53	974.97	76,812.13
24 APR	TFR WDL BPAY INTERNET TO TAX OFFICE PAYMENTS 122068489255560	24APR 18:48 1,719.00		75,093.13
26 APR	OSKO WITHDRAWAL Pragnya Pty Ltd SMSF Superhelp Austral	25APR 20:49 535.00		74,558.13
30 APR	GIANTREALTYGROUP GIANT REALTY GROUP		2,520.34	77,078.47
03 MAY	OSKO DEPOSIT PRAGNYA PTY LTD	02MAY 11:17	407.87	77,486.34
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			77,486.34

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			77,486.34
03 MAY	OSKO WITHDRAWAL 02MAY 11:18 Interest Pragnya Pty Ltd	1.62		77,484.72
06 MAY	OSKO WITHDRAWAL 05MAY 22:17 EVN Pragnya Pty Ltd	2,944.95		74,539.77
08 MAY	OSKO DEPOSIT 08MAY 21:05 PRAGNYA PTY LTD		974.97	75,514.74
14 MAY	OSKO DEPOSIT 14MAY 08:40 PRAGNYA PTY LTD		4,036.10	79,550.84
14 MAY	OSKO DEPOSIT 14MAY 08:40 PRAGNYA PTY LTD		20.00	79,570.84
19 MAY	OSKO DEPOSIT 18MAY 23:44 PRAGNYA PTY LTD		520.22	80,091.06
22 MAY	OSKO DEPOSIT 22MAY 00:12 PRAGNYA PTY LTD		1,852.05	81,943.11
24 MAY	OSKO DEPOSIT 24MAY 12:28 PRAGNYA PTY LTD		974.97	82,918.08
24 MAY	LOAN REPAYMENT S.211.0848319.00 EFFECTIVE DATE 23MAY	598.00		82,320.08
24 MAY	LOAN REPAYMENT S.211.0848319.01 EFFECTIVE DATE 23MAY	905.00		81,415.08
24 MAY	OSKO WITHDRAWAL 23MAY 22:25 Pragnya Super Superhelp Australia Pty Lt	960.00		80,455.08
24 MAY	OSKO DEPOSIT 23MAY 22:34 PRAGNYA PTY LTD		480.58	80,935.66
26 MAY	OSKO DEPOSIT 25MAY 22:59 PRAGNYA PTY LTD		1.66	80,937.32
27 MAY	OSKO DEPOSIT 27MAY 20:06 PRAGNYA PTY LTD		2.01	80,939.33
27 MAY	OSKO WITHDRAWAL 27MAY 20:10 DDR Pragnya Pty Ltd	3,019.95		77,919.38
28 MAY	OSKO DEPOSIT 28MAY 20:35 PRAGNYA PTY LTD		412.93	78,332.31
31 MAY	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	80,011.37
03 JUN	OSKO WITHDRAWAL 03JUN 00:13 PMGOD & ABB & Strata Pragnya Pty Ltd	1,162.02		78,849.35
08 JUN	ATO ATO005000014544470		405.13	79,254.48
08 JUN	OSKO DEPOSIT 08JUN 20:40 PRAGNYA PTY LTD		974.97	80,229.45
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			80,229.45

Account Number 459094291
Statement Period 27/03/2021 to 26/09/2021
Statement No. 12(page 3 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			80,229.45
10 JUN	OSKO DEPOSIT 10JUN 21:42 PRAGNYA PTY LTD		412.93	80,642.38
22 JUN	OSKO DEPOSIT 21JUN 23:25 PRAGNYA PTY LTD		974.97	81,617.35
23 JUN	LOAN REPAYMENT S.211.0848319.00	598.00		81,019.35
23 JUN	LOAN REPAYMENT S.211.0848319.01	905.00		80,114.35
24 JUN	OSKO DEPOSIT 23JUN 23:19 PRAGNYA PTY LTD		154.92	80,269.27
25 JUN	OSKO DEPOSIT 25JUN 10:46 Carry forward concessio PRAGNYA PTY LTD		4,000.00	84,269.27
25 JUN	OSKO DEPOSIT 25JUN 10:48 Carry forward concesssi PRAGNYA PTY LTD		5,000.00	89,269.27
25 JUN	OSKO DEPOSIT 24JUN 23:36 PRAGNYA PTY LTD		412.93	89,682.20
29 JUN	ATO ATO008000014866053		395.24	90,077.44
29 JUN	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	91,756.50
02 JUL	OSKO DEPOSIT 02JUL 17:28 PRAGNYA PTY LTD		994.82	92,751.32
06 JUL	OSKO WITHDRAWAL 06JUL 18:32 MIN Pragnya Pty Ltd	5,615.95		87,135.37
12 JUL	OSKO DEPOSIT 11JUL 00:16 PRAGNYA PTY LTD		434.66	87,570.03
14 JUL	OSKO WITHDRAWAL 14JUL 00:12 Sydney Water Pragnya Pty Ltd	314.42		87,255.61
19 JUL	OSKO DEPOSIT 17JUL 23:24 PRAGNYA PTY LTD		994.82	88,250.43
23 JUL	OSKO DEPOSIT 23JUL 00:22 PRAGNYA PTY LTD		818.22	89,068.65
23 JUL	LOAN REPAYMENT S.211.0848319.00	598.00		88,470.65
23 JUL	LOAN REPAYMENT S.211.0848319.01	905.00		87,565.65
28 JUL	TFR WDL BPAY INTERNET28JUL 00:56 TO TAX OFFICE PAYMENTS 122068489255560	2,388.00		85,177.65
30 JUL	OSKO DEPOSIT 30JUL 12:21 PRAGNYA PTY LTD		944.82	86,122.47
30 JUL	OSKO DEPOSIT 30JUL 12:21 PRAGNYA PTY LTD		50.00	86,172.47
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			86,172.47

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			86,172.47
30 JUL	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	87,851.53
09 AUG	OSKO DEPOSIT 08AUG 12:56 PRAGNYA PTY LTD		1,010.00	88,861.53
12 AUG	OSKO WITHDRAWAL 12AUG 18:39 MIN Pragnya Pty Ltd	3,295.65		85,565.88
14 AUG	OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD		1,279.84	86,845.72
14 AUG	OSKO DEPOSIT 13AUG 22:34 PRAGNYA PTY LTD		10.00	86,855.72
20 AUG	OSKO WITHDRAWAL 20AUG 15:16 BHP Pragnya Pty Ltd	3,873.95		82,981.77
23 AUG	LOAN REPAYMENT S.211.0848319.00	598.00		82,383.77
23 AUG	LOAN REPAYMENT S.211.0848319.01	905.00		81,478.77
28 AUG	OSKO DEPOSIT 27AUG 23:13 PRAGNYA PTY LTD		1,584.86	83,063.63
30 AUG	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	84,742.69
02 SEP	OSKO DEPOSIT 02SEP 17:08 PRAGNYA PTY LTD		3,842.25	88,584.94
02 SEP	OSKO DEPOSIT 02SEP 17:09 PRAGNYA PTY LTD		1,585.34	90,170.28
08 SEP	OSKO WITHDRAWAL 08SEP 16:09 NHC Pragnya Pty Ltd	3,454.95		86,715.33
08 SEP	OSKO DEPOSIT 08SEP 16:15 PRAGNYA PTY LTD		20.85	86,736.18
08 SEP	OSKO WITHDRAWAL 08SEP 16:17 Pragnya Pty Ltd	0.30		86,735.88
08 SEP	OSKO WITHDRAWAL 08SEP 16:19 Pragnya Pty Ltd	0.20		86,735.68
10 SEP	OSKO DEPOSIT 10SEP 18:06 PRAGNYA PTY LTD		1,584.86	88,320.54
10 SEP	OSKO WITHDRAWAL 09SEP 22:18 Pragnya Pty Ltd	4.76		88,315.78
13 SEP	OSKO DEPOSIT 13SEP 22:02 PRAGNYA PTY LTD		5,657.10	93,972.88
17 SEP	OSKO WITHDRAWAL 17SEP 14:02 WPL Pragnya Pty Ltd	2,072.95		91,899.93
18 SEP	OSKO DEPOSIT 18SEP 21:27 PRAGNYA PTY LTD		1,585.34	93,485.27
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			93,485.27

Account Number 459094291
Statement Period 27/03/2021 to 26/09/2021
Statement No. 12(page 5 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			93,485.27
20 SEP	OSKO WITHDRAWAL 19SEP 21:50 ABB SPP Pragnya Pty Ltd	5,000.00		88,485.27
22 SEP	OSKO DEPOSIT 22SEP 15:45 PRAGNYA PTY LTD		663.05	89,148.32
22 SEP	OSKO WITHDRAWAL 22SEP 20:07 Pragnya Pty Ltd	10.00		89,138.32
23 SEP	LOAN REPAYMENT S.211.0848319.00	598.00		88,540.32
23 SEP	LOAN REPAYMENT S.211.0848319.01	905.00		87,635.32
25 SEP	OSKO DEPOSIT 25SEP 12:33 PRAGNYA PTY LTD		1,626.23	89,261.55
26 SEP	<i>CLOSING BALANCE</i>			89,261.55

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Account Number 459094291
Statement Period 27/03/2021 to 26/09/2021
Statement No. 12(page 6 of 7)

Summary of Transaction Fees 01/03/2021 TO 31/03/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	7	7	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	7	7	0		0.00
FEE REBATE					0.00
TOTALS	7	7	0		0.00

Summary of Transaction Fees 01/04/2021 TO 30/04/2021 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out

SUB TOTAL	4	4	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/07/2021 TO 31/07/2021 - No transactions carried out

SUB TOTAL	3	3	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Account Number 459094291
Statement Period 27/03/2021 to 26/09/2021
Statement No. 12(page 7 of 7)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.
To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30
(24 hours, seven days)

BSB Number 112-879

Account Number 459094291

Statement Period 27/09/2021 to 25/03/2022

Statement No. 13(page 1 of 6)

PRAGNYA PTY LTD ATF
PRAGNYA SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
89,261.55	+	44,049.85	-	55,177.71	=	78,133.69

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
27 SEP	OPENING BALANCE			89,261.55
29 SEP	GIANTREALTYGROUP GIANT REALTY GROUP		2,520.34	91,781.89
01 OCT	OSKO DEPOSIT 01OCT 00:32 PRAGNYA PTY LTD		198.71	91,980.60
02 OCT	OSKO DEPOSIT 02OCT 21:44 PRAGNYA PTY LTD		5,920.20	97,900.80
06 OCT	OSKO DEPOSIT 06OCT 20:50 PRAGNYA PTY LTD		2,860.21	100,761.01
11 OCT	OSKO DEPOSIT 11OCT 17:19 PRAGNYA PTY LTD		5,709.20	106,470.21
14 OCT	OSKO DEPOSIT 14OCT 19:39 PRAGNYA PTY LTD		1,585.34	108,055.55
15 OCT	SuperChoice P/L PC141021-101029668		34.67	108,090.22
23 OCT	OSKO DEPOSIT 23OCT 01:50 PRAGNYA PTY LTD		1,271.20	109,361.42
23 OCT	LOAN REPAYMENT S.211.0848319.00	598.00		108,763.42
23 OCT	LOAN REPAYMENT S.211.0848319.01	905.00		107,858.42
26 OCT	OSKO WITHDRAWAL 26OCT 16:43 WPR Pragnya Pty Ltd	4,264.95		103,593.47
26 OCT	INTERNET WITHDRAWAL 26OCT 16:45 TO 0000496528131	23,593.47		80,000.00
29 OCT	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	81,679.06
02 NOV	OSKO WITHDRAWAL 02NOV 16:57 ATO Pragnya Pty Ltd	231.00		81,448.06
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			81,448.06

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			81,448.06
02 NOV	INTERNET WITHDRAWAL 02NOV 16:59 TO 0000496528131	429.06		81,019.00
02 NOV	OSKO DEPOSIT 02NOV 17:19 PRAGNYA PTY LTD		0.99	81,019.99
06 NOV	OSKO DEPOSIT 06NOV 00:10 PRAGNYA PTY LTD		1,609.20	82,629.19
06 NOV	INTERNET WITHDRAWAL 06NOV 20:13 TO 0000496528131	1,829.19		80,800.00
06 NOV	INTERNET DEPOSIT 06NOV 20:18 FROM 0000496528131		400.00	81,200.00
17 NOV	OSKO WITHDRAWAL 17NOV 21:25 Water bill Pragnya Pty Ltd	162.64		81,037.36
17 NOV	INTERNET DEPOSIT 17NOV 21:27 FROM 0000496528131		162.64	81,200.00
23 NOV	LOAN REPAYMENT S.211.0848319.00	594.00		80,606.00
23 NOV	LOAN REPAYMENT S.211.0848319.01	874.00		79,732.00
26 NOV	INTERNET DEPOSIT 25NOV 22:16 FROM 0000496528131		850.00	80,582.00
29 NOV	GIANTREALTYGROUP GIANT REALTY GROUP		1,679.06	82,261.06
30 NOV	INTERNET WITHDRAWAL 30NOV 09:27 TO 0000496528131	1,679.06		80,582.00
30 NOV	OSKO WITHDRAWAL 30NOV 09:29 WPL Pragnya Pty Ltd	4,317.95		76,264.05
30 NOV	INTERNET DEPOSIT 30NOV 09:30 FROM 0000496528131		4,317.95	80,582.00
09 DEC	OSKO WITHDRAWAL 09DEC 11:18 ABB Pragnya Pty Ltd	1,448.20		79,133.80
09 DEC	INTERNET DEPOSIT 09DEC 11:21 FROM 0000496528131		1,448.20	80,582.00
23 DEC	LOAN REPAYMENT S.211.0848319.00	594.00		79,988.00
23 DEC	LOAN REPAYMENT S.211.0848319.01	874.00		79,114.00
30 DEC	GIANTREALTYGROUP GIANT REALTY GROUP		777.69	79,891.69
18 JAN	OSKO WITHDRAWAL 18JAN 09:10 Legal & strata report Pragnya Pty Ltd	479.00		79,412.69
18 JAN	INTERNET DEPOSIT 18JAN 09:10 FROM 0000496528131		479.00	79,891.69
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			79,891.69

Account Number 459094291
Statement Period 27/09/2021 to 25/03/2022
Statement No. 13(page 3 of 6)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			79,891.69
24 JAN	LOAN REPAYMENT S.211.0848319.00 EFFECTIVE DATE 23JAN	594.00		79,297.69
24 JAN	LOAN REPAYMENT S.211.0848319.01 EFFECTIVE DATE 23JAN	874.00		78,423.69
31 JAN	GIANTREALTYGROUP GIANT REALTY GROUP		1,276.50	79,700.19
02 FEB	INTERNET WITHDRAWAL 02FEB 13:58 TO 0000496528131	400.19		79,300.00
02 FEB	OSKO WITHDRAWAL 02FEB 13:59 CSL SPP Pragnya Pty Ltd	7,500.00		71,800.00
02 FEB	INTERNET DEPOSIT 02FEB 14:00 FROM 0000496528131		7,500.00	79,300.00
02 FEB	INTERNET DEPOSIT 02FEB 14:01 FROM 0000496528131		5.00	79,305.00
23 FEB	LOAN REPAYMENT S.211.0848319.00	594.00		78,711.00
23 FEB	LOAN REPAYMENT S.211.0848319.01	874.00		77,837.00
24 FEB	INTERNET DEPOSIT 24FEB 01:19 FROM 0000496528131		882.61	78,719.61
23 MAR	LOAN REPAYMENT S.211.0848319.00	594.00		78,125.61
23 MAR	LOAN REPAYMENT S.211.0848319.01	874.00		77,251.61
23 MAR	INTERNET DEPOSIT 23MAR 21:32 FROM 0000496528131		882.08	78,133.69
25 MAR	<i>CLOSING BALANCE</i>			78,133.69

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 459094291
Statement Period 27/09/2021 to 25/03/2022
Statement No. 13(page 4 of 6)

Information

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Summary of Transaction Fees 01/09/2021 TO 30/09/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	7	7	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	7	7	0		0.00
FEE REBATE					0.00
TOTALS	7	7	0		0.00

Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/11/2021 TO 30/11/2021 - No transactions carried out

SUB TOTAL	6	6	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Account Number 459094291
 Statement Period 27/09/2021 to 25/03/2022
 Statement No. 13(page 5 of 6)

Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

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Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

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Account Number	459094291
Statement Period	27/09/2021 to 25/03/2022
Statement No.	13(page 6 of 6)

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30
 (24 hours, seven days)
BSB Number 112-879
Account Number 496528131
Statement Period 26/04/2022 to 24/10/2022
Statement No. 2(page 1 of 7)

PRAGNYA SUPERANNUATION FUND
 PRAGNYA SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
57,113.33	+	206,802.30	-	263,915.63	=	0.00

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
26 APR	OPENING BALANCE			57,113.33
30 APR	OSKO DEPOSIT 30APR 13:14 PRAGNYA PTY LTD		443.79	57,557.12
30 APR	INTERNET WITHDRAWAL 30APR 13:36 TO 0000459094291	882.00		56,675.12
05 MAY	INTERNET WITHDRAWAL 04MAY 23:22 TO 0000459094291	2,225.42		54,449.70
07 MAY	OSKO DEPOSIT 07MAY 11:27 PRAGNYA PTY LTD		411.44	54,861.14
10 MAY	INTERNET WITHDRAWAL 10MAY 17:14 TO S211084831900	3,831.90		51,029.24
10 MAY	INTERNET WITHDRAWAL 10MAY 17:41 TO 0000459094291	550.00		50,479.24
12 MAY	INTERNET WITHDRAWAL 12MAY 14:32 TO 0000459094291	11,233.23		39,246.01
14 MAY	OSKO DEPOSIT 14MAY 20:16 PRAGNYA PTY LTD		2,086.34	41,332.35
20 MAY	OSKO WITHDRAWAL 20MAY 11:07 MAQ & WPL Pragnya Pty Ltd	6,038.40		35,293.95
20 MAY	OSKO DEPOSIT 20MAY 11:14 PRAGNYA PTY LTD		437.28	35,731.23
28 MAY	OSKO DEPOSIT 28MAY 21:18 PRAGNYA PTY LTD		5,278.89	41,010.12
28 MAY	INTERNET WITHDRAWAL 28MAY 21:22 TO 0000459094291	882.00		40,128.12
31 MAY	OSKO DEPOSIT 31MAY 11:35 PRAGNYA PTY LTD		1,392.60	41,520.72
04 JUN	OSKO DEPOSIT 03JUN 23:41 PRAGNYA PTY LTD		4,482.84	46,003.56
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			46,003.56

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			46,003.56
13 JUN	OSKO WITHDRAWAL 12JUN 18:37 DMP Pragnya Pty Ltd	1,464.46		44,539.10
16 JUN	OSKO DEPOSIT 16JUN 00:08 PRAGNYA PTY LTD		216.74	44,755.84
21 JUN	OSKO WITHDRAWAL 21JUN 14:21 BKW & JHX Pragnya Pty Ltd	3,522.87		41,232.97
27 JUN	OSKO WITHDRAWAL 27JUN 00:04 Renovations for the apa Pragnya Pty Ltd	8,900.00		32,332.97
27 JUN	OSKO WITHDRAWAL 27JUN 00:06 Plumbing for the apartm Pragnya Pty Ltd	1,400.00		30,932.97
27 JUN	OSKO WITHDRAWAL 27JUN 00:15 Kitchen works at the ap Pragnya Pty Ltd	2,200.00		28,732.97
27 JUN	INTERNET WITHDRAWAL 27JUN 00:19 TO 0000459094291	438.21		28,294.76
27 JUN	TFR WDL BPAY INTERNET 27JUN 00:22 TO TAX OFFICE PAYMENTS 122068489255560	1,886.00		26,408.76
27 JUN	TFR WDL BPAY INTERNET 27JUN 00:32 TO DEFT PAYMENTS 255117228000007448	894.75		25,514.01
27 JUN	OSKO WITHDRAWAL 26JUN 23:57 Repayment for electric Pragnya Pty Ltd	710.00		24,804.01
27 JUN	OSKO WITHDRAWAL 26JUN 23:58 Repayment for the induc Pragnya Pty Ltd	499.00		24,305.01
04 JUL	OSKO DEPOSIT 03JUL 03:43 PRAGNYA PTY LTD		437.28	24,742.29
06 JUL	OSKO WITHDRAWAL 06JUL 11:53 JHX Pragnya Pty Ltd	2,536.82		22,205.47
06 JUL	OSKO WITHDRAWAL 06JUL 19:26 Superhelp Pragnya Pty Ltd	950.00		21,255.47
08 JUL	OSKO WITHDRAWAL 08JUL 15:02 DMP Pragnya Pty Ltd	1,827.06		19,428.41
13 JUL	OSKO WITHDRAWAL 12JUL 23:29 ACDC Pragnya Pty Ltd	1,957.45		17,470.96
14 JUL	TFR WDL BPAY INTERNET 13JUL 22:30 TO SYDNEY WATER 39225460003	166.82		17,304.14
14 JUL	TFR WDL BPAY INTERNET 13JUL 22:32 TO DEFT PAYMENTS 255117228000007448	225.00		17,079.14
14 JUL	TFR WDL BPAY INTERNET 13JUL 22:39 TO TAX OFFICE PAYMENTS 551009473394295221	3,434.30		13,644.84
15 JUL	OSKO DEPOSIT 15JUL 20:57 PRAGNYA PTY LTD		459.15	14,103.99
20 JUL	OSKO WITHDRAWAL 20JUL 15:08 AWC Pragnya Pty Ltd	2,834.95		11,269.04
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			11,269.04

Account Number 496528131
Statement Period 26/04/2022 to 24/10/2022
Statement No. 2(page 3 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			11,269.04
23 JUL	OSKO DEPOSIT 23JUL 11:41 PRAGNYA PTY LTD		465.96	11,735.00
27 JUL	OSKO DEPOSIT 27JUL 21:25 PRAGNYA PTY LTD		4,207.65	15,942.65
27 JUL	INTERNET WITHDRAWAL 27JUL 21:39 TO S211084831900	882.00		15,060.65
29 JUL	OSKO DEPOSIT 29JUL 16:10 PRAGNYA PTY LTD		459.15	15,519.80
30 JUL	OSKO DEPOSIT 30JUL 12:52 PRAGNYA PTY LTD		0.09	15,519.89
03 AUG	OSKO DEPOSIT 03AUG 11:16 PRAGNYA PTY LTD		1,256.22	16,776.11
04 AUG	OSKO WITHDRAWAL 04AUG 21:13 ASIC Pragnya Pty Ltd	71.04		16,705.07
09 AUG	INTERNET WITHDRAWAL 09AUG 08:45 TO 0000459094291	1,244.95		15,460.12
12 AUG	OSKO DEPOSIT 12AUG 11:58 PRAGNYA PTY LTD		3,161.20	18,621.32
15 AUG	OSKO WITHDRAWAL 15AUG 12:50 Bare trust & LRBA Pragnya Pty Ltd	1,210.00		17,411.32
15 AUG	OSKO DEPOSIT 14AUG 14:08 PRAGNYA PTY LTD		1,150.05	18,561.37
15 AUG	INTERNET WITHDRAWAL 14AUG 14:10 TO S211084831900	7.79		18,553.58
15 AUG	INTERNET WITHDRAWAL 14AUG 14:10 TO S211084831901	85.30		18,468.28
15 AUG	INTERNET WITHDRAWAL 14AUG 14:13 TO S211084831900	100.00		18,368.28
15 AUG	INTERNET DEPOSIT 14AUG 14:32 FROM 0000459094291		107.79	18,476.07
15 AUG	OSKO DEPOSIT 15AUG 17:38 PRAGNYA PTY LTD		110.17	18,586.24
16 AUG	OSKO DEPOSIT 16AUG 17:45 PRAGNYA PTY LTD		1,971.09	20,557.33
17 AUG	OSKO DEPOSIT 17AUG 22:02 PRAGNYA PTY LTD		4,011.90	24,569.23
22 AUG	OSKO DEPOSIT 21AUG 19:09 PRAGNYA PTY LTD		465.96	25,035.19
22 AUG	INTERNET DEPOSIT 21AUG 19:51 FROM 0000459094291		48.00	25,083.19
22 AUG	TFR WDL BPAY INTERNET 21AUG 20:38 TO STRATHFIELD COUNCIL 7548617	347.71		24,735.48
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			24,735.48

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			24,735.48
23 AUG	OSKO WITHDRAWAL 23AUG 14:10 Bergara deposit Pragnya Pty Ltd	5,000.00		19,735.48
25 AUG	OSKO DEPOSIT 24AUG 23:42 PRAGNYA PTY LTD		1,620.05	21,355.53
27 AUG	OSKO DEPOSIT 27AUG 12:18 PRAGNYA PTY LTD		2,875.72	24,231.25
29 AUG	INTERNET WITHDRAWAL 29AUG 19:26 TO 0000459094291	947.00		23,284.25
31 AUG	OSKO DEPOSIT 31AUG 17:05 PRAGNYA PTY LTD		7,228.75	30,513.00
02 SEP	OSKO DEPOSIT 01SEP 23:14 PRAGNYA PTY LTD		1,795.87	32,308.87
03 SEP	OSKO DEPOSIT 03SEP 02:59 PRAGNYA PTY LTD		465.96	32,774.83
06 SEP	OSKO DEPOSIT 06SEP 18:09 PRAGNYA PTY LTD		10,578.33	43,353.16
08 SEP	OSKO DEPOSIT 08SEP 00:10 PRAGNYA PTY LTD		17,980.00	61,333.16
09 SEP	OSKO DEPOSIT 09SEP 17:55 PRAGNYA PTY LTD		2,604.23	63,937.39
12 SEP	OSKO DEPOSIT 12SEP 20:33 PRAGNYA PTY LTD		9,348.15	73,285.54
16 SEP	OSKO DEPOSIT 16SEP 15:18 PRAGNYA PTY LTD		3,342.23	76,627.77
16 SEP	OSKO DEPOSIT 16SEP 15:19 PRAGNYA PTY LTD		234.93	76,862.70
19 SEP	TFR WDL BPAY INTERNET 19SEP 22:01 TO ASIC 2296080334321	290.00		76,572.70
20 SEP	OSKO DEPOSIT 20SEP 20:07 PRAGNYA PTY LTD		8,277.10	84,849.80
21 SEP	OSKO DEPOSIT 21SEP 20:13 PRAGNYA PTY LTD		180.00	85,029.80
23 SEP	OSKO DEPOSIT 23SEP 13:31 PRAGNYA PTY LTD		1,037.96	86,067.76
24 SEP	INTERNET DEPOSIT 23SEP 23:44 FROM 0000459094291		572.00	86,639.76
24 SEP	INTERNET WITHDRAWAL 23SEP 23:45 TO 0000459094291	20.00		86,619.76
26 SEP	OSKO DEPOSIT 26SEP 20:00 PRAGNYA PTY LTD		4,448.41	91,068.17
27 SEP	OSKO DEPOSIT 27SEP 17:28 PRAGNYA PTY LTD		20,000.00	111,068.17
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			111,068.17

Account Number 496528131
Statement Period 26/04/2022 to 24/10/2022
Statement No. 2(page 5 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			111,068.17
28 SEP	OSKO DEPOSIT 28SEP 21:52 PRAGNYA PTY LTD		6,464.57	117,532.74
29 SEP	INTERNET WITHDRAWAL 29SEP 20:55 TO 0000459094291	1,487.00		116,045.74
29 SEP	INTERNET WITHDRAWAL 29SEP 20:56 TO S211084831901	34.09		116,011.65
29 SEP	OSKO WITHDRAWAL 29SEP 20:57 Pragnya Pty Ltd	9,411.65		106,600.00
12 OCT	TRANSFER CREDIT		69,904.00	176,504.00
12 OCT	TELEGRAPHIC TFR (RTGS)	160,643.48		15,860.52
12 OCT	TELEGRAPHIC TFR (RTGS) FEE	35.00		15,825.52
14 OCT	OSKO DEPOSIT 14OCT 20:28 PRAGNYA PTY LTD		4,782.46	20,607.98
14 OCT	INTERNET WITHDRAWAL 14OCT 20:34 TO 0000459094291	20,607.98		0.00
24 OCT	<i>CLOSING BALANCE</i>			0.00

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Information

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Account Number 496528131
Statement Period 26/04/2022 to 24/10/2022
Statement No. 2(page 6 of 7)

Summary of Transaction Fees 01/04/2022 TO 30/04/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	6	6	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	6	6	0		0.00
FEE REBATE					0.00
TOTALS	6	6	0		0.00

Summary of Transaction Fees 01/05/2022 TO 31/05/2022 - No transactions carried out

SUB TOTAL	6	6	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2022 TO 30/06/2022 - No transactions carried out

SUB TOTAL	10	10	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/07/2022 TO 31/07/2022 - No transactions carried out

SUB TOTAL	9	9	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/08/2022 TO 31/08/2022 - No transactions carried out

SUB TOTAL	9	9	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2022 TO 30/09/2022 - No transactions carried out

SUB TOTAL	5	5	0		0.00
FEE REBATE					0.00

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Terms and Conditions for your account. For a copy of that document, please visit our website.

Account Number 496528131
Statement Period 26/04/2022 to 24/10/2022
Statement No. 2(page 7 of 7)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account

COMPLETE FREEDOM OFFSET

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 496528131
Statement Period 26/10/2021 to 25/04/2022
Statement No. 1(page 1 of 7)

PRAGNYA SUPERANNUATION FUND
PRAGNYA SUPERANNUATION FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
0.00	+	119,708.72	-	62,595.39	=	57,113.33

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
26 OCT	OPENING BALANCE			0.00
26 OCT	INTERNET DEPOSIT 26OCT 16:45 FROM 0000459094291		23,593.47	23,593.47
02 NOV	INTERNET DEPOSIT 02NOV 16:59 FROM 0000459094291		429.06	24,022.53
06 NOV	INTERNET DEPOSIT 06NOV 20:13 FROM 0000459094291		1,829.19	25,851.72
06 NOV	INTERNET WITHDRAWAL 06NOV 20:18 TO 0000459094291	400.00		25,451.72
11 NOV	OSKO DEPOSIT 11NOV 16:11 PRAGNYA PTY LTD		1,594.03	27,045.75
11 NOV	OSKO DEPOSIT 10NOV 23:40 SYD SYD PRAGNYA PTY LTD		8,440.05	35,485.80
17 NOV	OSKO DEPOSIT 17NOV 20:58 PRAGNYA PTY LTD		255.00	35,740.80
17 NOV	INTERNET WITHDRAWAL 17NOV 21:27 TO 0000459094291	162.64		35,578.16
17 NOV	OSKO WITHDRAWAL 16NOV 23:02 WBC ANN Pragnya Pty Ltd	10,809.90		24,768.26
20 NOV	OSKO DEPOSIT 20NOV 17:06 PRAGNYA PTY LTD		1,609.20	26,377.46
22 NOV	OSKO DEPOSIT 22NOV 22:05 PRAGNYA PTY LTD		3,690.13	30,067.59
26 NOV	OSKO DEPOSIT 26NOV 14:05 PRAGNYA PTY LTD		9,480.10	39,547.69
26 NOV	OSKO DEPOSIT 25NOV 22:12 PRAGNYA PTY LTD		1,594.03	41,141.72
26 NOV	INTERNET WITHDRAWAL 25NOV 22:16 TO 0000459094291	850.00		40,291.72
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			40,291.72

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			40,291.72
29 NOV	SCT DEPOSIT 28NOV 00:49 Super RAMANARUBAN MAHENDRAM		1,000.00	41,291.72
29 NOV	PRAGNYA PTY LTD PRAGNYA PTY LTD		6,000.00	47,291.72
30 NOV	INTERNET DEPOSIT 30NOV 09:27 FROM 0000459094291		1,679.06	48,970.78
30 NOV	INTERNET WITHDRAWAL 30NOV 09:30 TO 0000459094291	4,317.95		44,652.83
01 DEC	OSKO WITHDRAWAL 30NOV 23:49 NHC Pragnya Pty Ltd	3,109.95		41,542.88
02 DEC	OSKO DEPOSIT 02DEC 16:54 PRAGNYA PTY LTD		0.11	41,542.99
06 DEC	OSKO DEPOSIT 06DEC 20:50 PRAGNYA PTY LTD		1,609.20	43,152.19
09 DEC	INTERNET WITHDRAWAL 09DEC 11:21 TO 0000459094291	1,448.20		41,703.99
09 DEC	OSKO WITHDRAWAL 09DEC 15:08 NHC Pragnya Pty Ltd	1,079.95		40,624.04
13 DEC	OSKO DEPOSIT 12DEC 22:56 PRAGNYA PTY LTD		100.00	40,724.04
13 DEC	OSKO DEPOSIT 12DEC 22:57 PRAGNYA PTY LTD		1,594.03	42,318.07
20 DEC	OSKO WITHDRAWAL 20DEC 12:58 CSL Pragnya Pty Ltd	2,504.93		39,813.14
29 DEC	OSKO DEPOSIT 24DEC 23:47 PRAGNYA PTY LTD		93.38	39,906.52
31 DEC	OSKO DEPOSIT 31DEC 16:34 PRAGNYA PTY LTD		3,292.37	43,198.89
08 JAN	OSKO DEPOSIT 08JAN 10:24 PRAGNYA PTY LTD		695.25	43,894.14
12 JAN	OSKO DEPOSIT 12JAN 10:27 PRAGNYA PTY LTD		1,594.03	45,488.17
12 JAN	INTERNET WITHDRAWAL 12JAN 10:30 TO S211084831900	101.44		45,386.73
14 JAN	OSKO DEPOSIT 14JAN 11:59 PRAGNYA PTY LTD		11.35	45,398.08
18 JAN	INTERNET WITHDRAWAL 18JAN 09:10 TO 0000459094291	479.00		44,919.08
21 JAN	OSKO WITHDRAWAL 20JAN 23:49 WPL Pragnya Pty Ltd	955.92		43,963.16
25 JAN	OSKO WITHDRAWAL 25JAN 22:08 CSL Pragnya Pty Ltd	2,599.85		41,363.31
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			41,363.31

Account Number 496528131
Statement Period 26/10/2021 to 25/04/2022
Statement No. 1(page 3 of 7)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			41,363.31
29 JAN	OSKO WITHDRAWAL 29JAN 15:50 COH Pragnya Pty Ltd	4,552.04		36,811.27
01 FEB	OSKO WITHDRAWAL 31JAN 23:06 ANN Pragnya Pty Ltd	2,505.95		34,305.32
02 FEB	INTERNET DEPOSIT 02FEB 13:58 FROM 0000459094291		400.19	34,705.51
02 FEB	INTERNET WITHDRAWAL 02FEB 14:00 TO 0000459094291	7,500.00		27,205.51
02 FEB	INTERNET WITHDRAWAL 02FEB 14:01 TO 0000459094291	5.00		27,200.51
02 FEB	OSKO DEPOSIT 02FEB 20:43 PRAGNYA PTY LTD		0.29	27,200.80
03 FEB	OSKO DEPOSIT 03FEB 21:05 PRAGNYA PTY LTD		443.35	27,644.15
03 FEB	OSKO WITHDRAWAL 02FEB 22:29 Sydney Water 020222 Pragnya Pty Ltd	153.89		27,490.26
09 FEB	OSKO WITHDRAWAL 08FEB 22:45 PNI Pragnya Pty Ltd	2,792.45		24,697.81
12 FEB	OSKO DEPOSIT 12FEB 01:52 PRAGNYA PTY LTD		431.83	25,129.64
15 FEB	OSKO WITHDRAWAL 14FEB 23:25 WBC Pragnya Pty Ltd	2,353.95		22,775.69
19 FEB	OSKO DEPOSIT 18FEB 23:40 PRAGNYA PTY LTD		156.47	22,932.16
19 FEB	OSKO DEPOSIT 18FEB 23:41 PRAGNYA PTY LTD		433.79	23,365.95
23 FEB	OSKO WITHDRAWAL 22FEB 23:43 SHL Pragnya Pty Ltd	1,011.05		22,354.90
24 FEB	INTERNET WITHDRAWAL 24FEB 01:19 TO 0000459094291	882.61		21,472.29
28 FEB	OSKO DEPOSIT 28FEB 17:10 PRAGNYA PTY LTD		2,027.55	23,499.84
28 FEB	OSKO DEPOSIT 27FEB 20:55 PRAGNYA PTY LTD		437.28	23,937.12
28 FEB	OSKO WITHDRAWAL 27FEB 20:59 ATO Pragnya Pty Ltd	1,886.00		22,051.12
01 MAR	OSKO DEPOSIT 01MAR 21:24 PRAGNYA PTY LTD		0.21	22,051.33
03 MAR	OSKO DEPOSIT 03MAR 21:19 PRAGNYA PTY LTD		443.79	22,495.12
10 MAR	OSKO DEPOSIT 10MAR 09:18 PRAGNYA PTY LTD		10,000.00	32,495.12
	<i>SUB TOTAL CARRIED FORWARD TO NEXT PAGE</i>			32,495.12

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			32,495.12
10 MAR	OSKO DEPOSIT 10MAR 09:23 PRAGNYA PTY LTD		9,755.06	42,250.18
10 MAR	OSKO DEPOSIT 09MAR 23:40 SYD PRAGNYA PTY LTD		10,000.00	52,250.18
14 MAR	OSKO DEPOSIT 13MAR 00:36 PRAGNYA PTY LTD		427.28	52,677.46
14 MAR	OSKO WITHDRAWAL 13MAR 00:39 BKW Pragnya Pty Ltd	2,670.37		50,007.09
23 MAR	OSKO DEPOSIT 23MAR 21:28 PRAGNYA PTY LTD		1,205.36	51,212.45
23 MAR	INTERNET WITHDRAWAL 23MAR 21:32 TO 0000459094291	882.08		50,330.37
28 MAR	OSKO DEPOSIT 28MAR 01:37 PRAGNYA PTY LTD		437.28	50,767.65
31 MAR	OSKO DEPOSIT 30MAR 22:37 PRAGNYA PTY LTD		5,366.16	56,133.81
04 APR	OSKO DEPOSIT 04APR 15:20 PRAGNYA PTY LTD		6,408.37	62,542.18
04 APR	OSKO DEPOSIT 04APR 15:21 PRAGNYA PTY LTD		443.79	62,985.97
04 APR	OSKO WITHDRAWAL 04APR 21:44 Strata Pragnya Pty Ltd	894.75		62,091.22
08 APR	OSKO DEPOSIT 08APR 18:48 PRAGNYA PTY LTD		707.63	62,798.85
19 APR	TFR WDL BPAY INTERNET18APR 19:15 TO TAX OFFICE PAYMENTS 122068489255560	1,886.00		60,912.85
19 APR	TFR WDL BPAY INTERNET18APR 19:16 TO SYDNEY WATER 39225460003	155.60		60,757.25
19 APR	OSKO WITHDRAWAL 17APR 22:31 NHC Pragnya Pty Ltd	1,446.16		59,311.09
23 APR	OSKO WITHDRAWAL 23APR 13:35 ANN Pragnya Pty Ltd	2,197.76		57,113.33
25 APR	<i>CLOSING BALANCE</i>			57,113.33

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$0.00	\$0.00

Account Number 496528131
Statement Period 26/10/2021 to 25/04/2022
Statement No. 1(page 5 of 7)

Information

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Summary of Transaction Fees 26/10/2021 TO 31/10/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/11/2021 TO 30/11/2021 - No transactions carried out

SUB TOTAL	5	5	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	4	4	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	5	5	0		0.00
FEE REBATE					0.00

Account Number 496528131
Statement Period 26/10/2021 to 25/04/2022
Statement No. 1(page 6 of 7)

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	9	9	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

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Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

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Account Number	496528131
Statement Period	26/10/2021 to 25/04/2022
Statement No.	1(page 7 of 7)

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Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement Period
31 March 2022 - 29 April 2022

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$453.79
Total Credits	+ \$2,618.05
Total Debits	- \$2,618.05
Closing Balance	+ \$453.79

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/03/22	STATEMENT OPENING BALANCE			453.79
04/04/22	Deposit-Osko Payment 2142279 Ramanaruban Mahendram Strata		894.75	1,348.54
04/04/22	Withdrawal-Osko Payment 1518177 Pragnya Pty Ltd	443.79		904.75
04/04/22	Withdrawal Online 1170001 Bpay Deft Payme Ocms	894.75		10.00
08/04/22	Deposit Quicksuper Quickspr3182086935		437.28	447.28
08/04/22	Withdrawal Online 1878526 Tfr Westpac Cas	437.28		10.00
14/04/22	Deposit Automatic Data P Adp202204141185396		443.79	453.79
19/04/22	Withdrawal Online 1276304 Tfr Westpac Cas	443.79		10.00
22/04/22	Deposit Quicksuper Quickspr3191027820		398.44	408.44
26/04/22	Withdrawal Online 1301853 Tfr Westpac Cas	398.44		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	Deposit Automatic Data P Adp202204291191575		443.79	453.79
29/04/22	CLOSING BALANCE			453.79

CONVENIENCE AT YOUR FINGERTIPS

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MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

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We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

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Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 December 2021 - 31 January 2022

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$4,515.07
Total Debits	- \$4,515.07
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	STATEMENT OPENING BALANCE			10.00
11/01/22	Deposit Automatic Data P Adp202201111130529		1,594.03	1,604.03
12/01/22	Withdrawal-Osko Payment 1071813 Pragnya Pty Ltd	1,594.03		10.00
14/01/22	Deposit Quicksuper Quickspr3123992336		906.10	916.10
14/01/22	Withdrawal-Osko Payment 1198821 Pragnya Pty Ltd	11.35		904.75
14/01/22	Withdrawal Online 6591300 Bpay Deft Payme	894.75		10.00
20/01/22	Deposit Automatic Data P Adp202201201134650		1,594.03	1,604.03
20/01/22	Withdrawal Online 1336693 Tfr Westpac Cas	1,594.03		10.00
28/01/22	Deposit Quicksuper Quickspr3133015339		420.91	430.91
31/01/22	Withdrawal Online 1514183 Tfr Westpac Cas	82.91		348.00
31/01/22	Withdrawal Online 2664791 Bpay Strathfiel	338.00		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	CLOSING BALANCE			10.00

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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 February 2022 - 31 March 2022

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$12,205.93
Total Debits	- \$11,762.14
Closing Balance	+ \$453.79

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			10.00
03/03/22	Deposit Automatic Data P Adp202203031157664		443.79	453.79
03/03/22	Withdrawal-Osko Payment 1197754 Pragnya Pty Ltd	443.79		10.00
09/03/22	Deposit Online 2310591 Tfr Westpac Cas		10,000.00	10,010.00
09/03/22	Withdrawal Online 1319281 Tfr Westpac Cas	10,000.00		10.00
11/03/22	Deposit Quicksuper Quickspr3162534708		437.28	447.28
14/03/22	Withdrawal-Osko Payment 1068128 Pragnya Pty Ltd 13 Mar 2022	427.28		20.00
14/03/22	Withdrawal Online 1063680 Tfr Westpac Cas	10.00		10.00
17/03/22	Deposit Automatic Data P Adp202203171168425		443.79	453.79
23/03/22	Withdrawal Online 1181690 Tfr Westpac Cas	443.79		10.00
25/03/22	Deposit Quicksuper Quickspr3172348639		437.28	447.28



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/03/22	Withdrawal-Osko Payment 1178851 Pragnya Pty Ltd	437.28		10.00
31/03/22	Deposit Automatic Data P Adp202203311174595		443.79	453.79
31/03/22	CLOSING BALANCE			453.79

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 July 2021 - 31 August 2021

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$4,894.70
Total Debits	- \$4,894.70
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			10.00
06/08/21	Deposit Automatic Data P Adp202108061039441		1,010.00	1,020.00
09/08/21	Withdrawal-Osko Payment 1260111 Pragnya Pty Ltd - Offset 08 Aug 2021	1,010.00		10.00
13/08/21	Deposit Quicksuper Quickspr3024886859		1,289.84	1,299.84
13/08/21	Withdrawal-Osko Payment 1242211 Pragnya Pty Ltd - Offset	1,279.84		20.00
13/08/21	Withdrawal-Osko Payment 1246886 Pragnya Pty Ltd - Offset	10.00		10.00
19/08/21	Deposit Automatic Data P Adp202108191046469		1,010.00	1,020.00
20/08/21	Withdrawal Online 1557626 Tfr Westpac Cas	1,010.00		10.00
27/08/21	Deposit Quicksuper Quickspr3033835277		1,584.86	1,594.86

**TRANSACTIONS**

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/08/21	Withdrawal-Osko Payment 1338241 Pragnya Pty Ltd - Offset	1,584.86		10.00
31/08/21	CLOSING BALANCE			10.00

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 November 2021 - 31 December 2021

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$8,104.80
Total Debits	- \$8,104.80
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			10.00
06/12/21	Deposit Quicksuper Quickspr3099410059		1,609.20	1,619.20
06/12/21	Withdrawal-Osko Payment 1007526 Pragnya Pty Ltd	1,609.20		10.00
09/12/21	Deposit Automatic Data P Adp202112091112547		1,594.03	1,604.03
13/12/21	Withdrawal-Osko Payment 1273511 Pragnya Pty Ltd 12 Dec 2021	1,594.03		10.00
17/12/21	Deposit Quicksuper Quickspr3107606570		1,609.20	1,619.20
20/12/21	Withdrawal Online 1247857 Tfr Westpac Cas	1,609.20		10.00
31/12/21	Deposit Automatic Data P Adp202112311121373		1,594.03	1,604.03
31/12/21	Deposit Quicksuper Quickspr3115384438		1,698.34	3,302.37
31/12/21	Withdrawal-Osko Payment 1648501 Pragnya Pty Ltd	3,292.37		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/12/21	CLOSING BALANCE			10.00

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 May 2022 - 30 June 2022

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$1,772.14
Total Debits	- \$1,772.14
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			10.00
03/06/22	Deposit Quicksuper Quickspr3221106901		437.28	447.28
03/06/22	Withdrawal Online 1392695 Tfr Westpac Cas	437.28		10.00
09/06/22	Deposit Automatic Data P Adp202206091218372		443.79	453.79
13/06/22	Withdrawal Online 1844440 Tfr Westpac Cas	443.79		10.00
17/06/22	Deposit Quicksuper Quickspr3231085984		437.28	447.28
21/06/22	Withdrawal Online 1494788 Tfr Westpac Cas	447.28		0.00
22/06/22	Deposit Online 2206235 Tfr Westpac Cas		10.00	10.00
23/06/22	Deposit Automatic Data P Adp202206231225884		443.79	453.79
27/06/22	Withdrawal-Osko Payment 1007269 Pragnya Pty Ltd - Offset	443.79		10.00
30/06/22	CLOSING BALANCE			10.00



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If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.

Complaints

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 April 2022 - 31 May 2022

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$453.79
Total Credits	+ \$2,286.30
Total Debits	- \$2,730.09
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/04/22	STATEMENT OPENING BALANCE			453.79
02/05/22	Withdrawal-Osko Payment 1349810 Pragnya Pty Ltd 30 Apr 2022	443.79		10.00
06/05/22	Deposit Quicksuper Quickspr3200773011		411.44	421.44
09/05/22	Deposit-Osko Payment 2602299 Ramanaruban Mahendram Initial payment for Fy21 tax and au		550.00	971.44
09/05/22	Withdrawal-Osko Payment 1179524 Pragnya Pty Ltd 07 May 2022	411.44		560.00
09/05/22	Withdrawal-Osko Payment 1619594 Superhelp Australia Pty Ltd Pragnya Superannuation Fund	550.00		10.00
12/05/22	Deposit Automatic Data P Adp202205121202214		443.79	453.79
13/05/22	Withdrawal Online 1022016 Tfr Westpac Cas	443.79		10.00
20/05/22	Deposit Quicksuper Quickspr3210804978		437.28	447.28



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/05/22	Withdrawal-Osko Payment 1145041 Pragnya Pty Ltd	437.28		10.00
26/05/22	Deposit Automatic Data P Adp202205261208800		443.79	453.79
30/05/22	Withdrawal Online 1133258 Tfr Westpac Cas	105.79		348.00
30/05/22	Withdrawal Online 5021240 Bpay Strathfiel	338.00		10.00
31/05/22	CLOSING BALANCE			10.00

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 January 2022 - 28 February 2022

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$3,642.25
Total Debits	- \$3,642.25
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			10.00
03/02/22	Deposit Automatic Data P Adp202202031140870		443.35	453.35
03/02/22	Withdrawal-Osko Payment 1155926 Pragnya Pty Ltd	443.35		10.00
11/02/22	Deposit Quicksuper Quickspr3142622377		431.83	441.83
14/02/22	Withdrawal-Osko Payment 1128445 Pragnya Pty Ltd 12 Feb 2022	431.83		10.00
17/02/22	Deposit Automatic Data P Adp202202171151527		443.79	453.79
18/02/22	Withdrawal-Osko Payment 1313943 Pragnya Pty Ltd	433.79		20.00
18/02/22	Withdrawal Online 1311664 Tfr Westpac Cas	10.00		10.00
25/02/22	Deposit Quicksuper Quickspr3152620622		437.28	447.28



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	Deposit-Osko Payment 2099855 Ramanaruban Mahendram Ato 27 Feb 2022		1,886.00	2,333.28
28/02/22	Withdrawal-Osko Payment 1052935 Pragnya Pty Ltd 27 Feb 2022	437.28		1,896.00
28/02/22	Withdrawal Online 6841530 Bpay Tax Office	1,886.00		10.00
28/02/22	CLOSING BALANCE			10.00

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 June 2021 - 30 July 2021

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$4,237.34
Total Debits	- \$4,237.34
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/06/21	STATEMENT OPENING BALANCE			10.00
02/07/21	Deposit Quicksuper Quickspr2997605379		994.82	1,004.82
02/07/21	Withdrawal-Osko Payment 1789398 Pragnya Pty Ltd - Offset	994.82		10.00
09/07/21	Deposit Automatic Data P Adp202107091025421		434.66	444.66
12/07/21	Withdrawal-Osko Payment 1067986 Pragnya Pty Ltd - Offset 11 Jul 2021	434.66		10.00
15/07/21	Deposit Quicksuper Quickspr3005999764		994.82	1,004.82
19/07/21	Withdrawal-Osko Payment 1340666 Pragnya Pty Ltd - Offset 17 Jul 2021	994.82		10.00
22/07/21	Deposit Automatic Data P Adp202107221030794		818.22	828.22
23/07/21	Withdrawal-Osko Payment 1024315 Pragnya Pty Ltd - Offset	818.22		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	Deposit Quicksuper Quickspr3015683787		994.82	1,004.82
30/07/21	Withdrawal-Osko Payment 1213427 Pragnya Pty Ltd - Offset	50.00		954.82
30/07/21	Withdrawal-Osko Payment 1217134 Pragnya Pty Ltd - Offset	944.82		10.00
30/07/21	CLOSING BALANCE			10.00

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 August 2021 - 30 September 2021

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$6,381.77
Total Debits	- \$6,381.77
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			10.00
02/09/21	Deposit Automatic Data P Adp202109021052577		1,585.34	1,595.34
02/09/21	Withdrawal-Osko Payment 1798039 Pragnya Pty Ltd - Offset	1,585.34		10.00
10/09/21	Deposit Quicksuper Quickspr3042819479		1,584.86	1,594.86
10/09/21	Withdrawal-Osko Payment 1869713 Pragnya Pty Ltd - Offset	1,584.86		10.00
17/09/21	Deposit Automatic Data P Adp202109171063266		1,585.34	1,595.34
20/09/21	Withdrawal-Osko Payment 1179169 Pragnya Pty Ltd - Offset 18 Sep 2021	1,585.34		10.00
24/09/21	Deposit Quicksuper Quickspr3051796457		1,626.23	1,636.23
27/09/21	Withdrawal-Osko Payment 1239215 Pragnya Pty Ltd - Offset 25 Sep 2021	1,626.23		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	CLOSING BALANCE			10.00

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Statement Period
30 September 2021 - 29 October 2021

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$7,663.95
Total Debits	- \$7,663.95
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	STATEMENT OPENING BALANCE			10.00
06/10/21	Deposit Automatic Data P Adp202110061070165		2,860.21	2,870.21
06/10/21	Withdrawal-Osko Payment 1006529 Pragnya Pty Ltd - Offset	2,860.21		10.00
08/10/21	Deposit Quicksuper Quickspr3060550266		1,609.20	1,619.20
11/10/21	Withdrawal Online 1792789 Tfr Westpac Cas	1,609.20		10.00
14/10/21	Deposit Automatic Data P Adp202110141079690		1,585.34	1,595.34
14/10/21	Withdrawal-Osko Payment 1993003 Pragnya Pty Ltd - Offset	1,585.34		10.00
22/10/21	Deposit Quicksuper Quickspr3069878939		1,609.20	1,619.20
25/10/21	Withdrawal-Osko Payment 1100276 Pragnya Pty Ltd - Offset 23 Oct 2021	1,271.20		348.00
25/10/21	Withdrawal Online 4878910 Bpay Strathfiel	338.00		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	CLOSING BALANCE			10.00

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Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
29 October 2021 - 30 November 2021

Westpac DIY Super Working Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 024

Opening Balance	+ \$10.00
Total Credits	+ \$8,293.21
Total Debits	- \$8,293.21
Closing Balance	+ \$10.00

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/10/21	STATEMENT OPENING BALANCE			10.00
02/11/21	Deposit-Osko Payment 2674006 Ramanaruban Mahendram Ato		231.00	241.00
02/11/21	Deposit Automatic Data P Adp202111021087075		1,655.75	1,896.75
02/11/21	Withdrawal Online 1792098 Tfr Westpac Cas	0.75		1,896.00
02/11/21	Withdrawal Online 8415338 Bpay Tax Office	1,886.00		10.00
05/11/21	Deposit Quicksuper Quickspr3079048845		1,609.20	1,619.20
08/11/21	Withdrawal-Osko Payment 1005462 Pragnya Pty Ltd - Offset 06 Nov 2021	1,609.20		10.00
11/11/21	Deposit Automatic Data P Adp202111111096417		1,594.03	1,604.03
11/11/21	Withdrawal-Osko Payment 1610355 Pragnya Pty Ltd	1,594.03		10.00
19/11/21	Deposit Quicksuper Quickspr3088586488		1,609.20	1,619.20



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
22/11/21	Withdrawal-Osko Payment 1766769 Pragnya Pty Ltd 20 Nov 2021	1,609.20		10.00
25/11/21	Deposit Automatic Data P Adp202111251102900		1,594.03	1,604.03
25/11/21	Withdrawal-Osko Payment 1229909 Pragnya Pty Ltd	1,594.03		10.00
30/11/21	CLOSING BALANCE			10.00

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
28 February 2022 - 31 May 2022

Westpac Cash Investment Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 980

Opening Balance	+ \$10.21
Total Credits	+ \$93,870.69
Total Debits	- \$93,870.34
Closing Balance	+ \$10.56

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
14 Dec 2020	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	STATEMENT OPENING BALANCE			10.21
01/03/22	Withdrawal-Osko Payment 1144549 Pragnya Pty Ltd	0.21		10.00
09/03/22	Deposit Dividend Ann Dividend Aud48/00822963		101.01	111.01



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
09/03/22	Deposit Online 2319282 Tfr Westpac Diy		10,000.00	10,111.01
09/03/22	Deposit Westpac Securiti S Wpl 38063630-00		3,394.05	13,505.06
09/03/22	Deposit Syd Scheme Pymt Aud01/00861266		26,250.00	39,755.06
09/03/22	Withdrawal-Osko Payment 1302475 Pragnya Pty Ltd Syd	10,000.00		29,755.06
09/03/22	Withdrawal Online 1310591 Tfr Westpac Diy	10,000.00		19,755.06
10/03/22	Withdrawal-Osko Payment 1931985 Pragnya Pty Ltd	9,755.06		10,000.00
10/03/22	Withdrawal-Osko Payment 1982878 Pragnya Pty Ltd	10,000.00		0.00
14/03/22	Deposit-Osko Payment 2091911 Ramanaruban Mahendram Bkw 13 Mar 2022		2,670.37	2,670.37
14/03/22	Deposit Online 2063681 Tfr Westpac Diy		10.00	2,680.37
14/03/22	Payment By Authority To Westpac Securiti B Aia 38090402-00	524.90		2,155.47
14/03/22	Payment By Authority To Westpac Securiti B Bkw 38092603-00	2,145.47		10.00
17/03/22	Deposit Dividend Alumina Limited Mar22/00836144		39.00	49.00
17/03/22	Deposit Westpac Securiti S Nhc 38118417-00		2,780.05	2,829.05
21/03/22	Payment By Authority To Westpac Securiti B Ann 38137404-00	2,615.95		213.10
23/03/22	Deposit Dividend Sonic Healthcare Int22/00838556		120.00	333.10
23/03/22	Deposit Dividend Woodside Fin21/00611604		438.47	771.57
23/03/22	Deposit Online 2181691 Tfr Westpac Diy		443.79	1,215.36
23/03/22	Withdrawal-Osko Payment 1182924 Pragnya Pty Ltd	1,205.36		10.00
28/03/22	Deposit Dividend Bhp Group Div Ai385/00406465		416.11	426.11
30/03/22	Deposit Westpac Securiti S Ann 38204134-00		4,950.05	5,376.16
30/03/22	Withdrawal-Osko Payment 1273447 Pragnya Pty Ltd	5,366.16		10.00
31/03/22	Interest Paid (Includes Bonus Of \$0.27)		0.32	10.32
04/04/22	Deposit Westpac Securiti S Wpl 38241484-00		6,408.05	6,418.37
04/04/22	Withdrawal-Osko Payment 1502472 Pragnya Pty Ltd	6,408.37		10.00
06/04/22	Deposit Dividend Csl Ltd Dividend 22Aud/00909861		270.35	280.35
08/04/22	Deposit Online 2878526 Tfr Westpac Diy		437.28	717.63



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
08/04/22	Withdrawal-Osko Payment 1889991 Pragnya Pty Ltd	707.63		10.00
19/04/22	Deposit-Osko Payment 2210552 Ramanaruban Mahendram Nhc 17 Apr 2022		1,446.16	1,456.16
19/04/22	Deposit Online 2276305 Tfr Westpac Diy		443.79	1,899.95
19/04/22	Payment By Authority To Westpac Securiti B Nhc 38331268-00	1,889.95		10.00
21/04/22	Deposit Dividend Cochlear Pay Apr22/00824717		38.75	48.75
26/04/22	Deposit-Osko Payment 2359980 Ramanaruban Mahendram Ann 23 Apr 2022		2,197.76	2,246.51
26/04/22	Deposit Online 2301853 Tfr Westpac Diy		398.44	2,644.95
26/04/22	Payment By Authority To Westpac Securiti B Ann 38365906-00	2,644.95		0.00
29/04/22	Interest Paid (Includes Bonus Of \$0.01)		0.03	0.03
03/05/22	Deposit Dividend Brickworks Div May22/00810671		22.00	22.03
04/05/22	Deposit-Osko Payment 2318723 Ramanaruban Mahendram Bhp		2,225.42	2,247.45
04/05/22	Deposit Dividend Nhc Dividend May22/00807944		150.00	2,397.45
06/05/22	Payment By Authority To Westpac Securiti B Bhp 38457150-00	2,387.45		10.00
10/05/22	Deposit-Osko Payment 2742227 Ramanaruban Mahendram Ocl & Aia		3,831.90	3,841.90
12/05/22	Deposit-Osko Payment 2424086 Ramanaruban Mahendram Rea, Rmd and Ann		11,233.23	15,075.13
12/05/22	Payment By Authority To Westpac Securiti B Ocl 38500871-00	496.90		14,578.23
12/05/22	Payment By Authority To Westpac Securiti B Aia 38502952-00	1,692.45		12,885.78
13/05/22	Deposit Online 2022017 Tfr Westpac Diy		443.79	13,329.57
13/05/22	Payment By Authority To Westpac Securiti B Ann 38513991-00	2,684.83		10,644.74
13/05/22	Payment By Authority To Westpac Securiti B Rmd 38508066-00	2,834.95		7,809.79
13/05/22	Payment By Authority To Westpac Securiti B Rea 38506691-00	5,713.45		2,096.34
16/05/22	Withdrawal-Osko Payment 1069166 Pragnya Pty Ltd 14 May 2022	2,086.34		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
20/05/22	Deposit-Osko Payment 2170889 Ramanaruban Mahendram Maq & Wpl		6,038.40	6,048.40
23/05/22	Payment By Authority To Westpac Securiti B Wpl 38561590-00	3,018.95		3,029.45
23/05/22	Payment By Authority To Westpac Securiti B Maq 38561405-00	3,019.45		10.00
27/05/22	Deposit Westpac Securiti S Ocl 38603333-00		2,275.05	2,285.05
27/05/22	Deposit Westpac Securiti S Wds 38603358-00		2,898.05	5,183.10
30/05/22	Deposit Online 2133258 Tfr Westpac Diy		105.79	5,288.89
30/05/22	Deposit Westpac Securiti S Rea 38606958-00		1,392.60	6,681.49
30/05/22	Withdrawal-Osko Payment 1184241 Pragnya Pty Ltd 28 May 2022	5,278.89		1,402.60
31/05/22	Interest Paid (Includes Bonus Of \$0.55)		0.63	1,403.23
31/05/22	Interest	0.07		1,403.16
31/05/22	Withdrawal-Osko Payment 1157028 Pragnya Pty Ltd	1,392.60		10.56
31/05/22	CLOSING BALANCE			10.56

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-069 43-1980

Transaction fee(s) period 01 FEB 2022 to 30 APR 2022

Total \$0.00



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 May 2022 - 31 August 2022

Westpac Cash Investment Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 980

Opening Balance	+ \$10.56
Total Credits	+ \$59,220.93
Total Debits	- \$59,221.33
Closing Balance	+ \$10.16

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
14 Dec 2020	0.05 %	0.05 %	0.05 %	0.05 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			10.56
03/06/22	Deposit Online 2392697 Tfr Westpac Diy		437.28	447.84
03/06/22	Deposit Westpac Securiti S Wds 38647046-00		1,322.85	1,770.69
03/06/22	Deposit Westpac Securiti S Rmd 38639745-00		2,839.05	4,609.74
03/06/22	Withdrawal-Osko Payment 1315249 Pragnya Pty Ltd	4,482.84		126.90
07/06/22	Payment By Authority To Westpac Securiti B Bkw 38658919-00	114.90		12.00
13/06/22	Deposit-Osko Payment 2878789 Ramanaruban Mahendram Dmp 12 Jun 2022		1,464.46	1,476.46
13/06/22	Deposit Online 2844441 Tfr Westpac Diy		443.79	1,920.25
15/06/22	Deposit Dividend Infratil Limited 001278364500		216.74	2,136.99
15/06/22	Payment By Authority To Westpac Securiti B Dmp 38713053-00	1,910.25		226.74
16/06/22	Withdrawal-Osko Payment 1081387 Pragnya Pty Ltd	216.74		10.00
21/06/22	Deposit-Osko Payment 2419954 Ramanaruban Mahendram Bkw & Jhx		3,522.87	3,532.87
21/06/22	Deposit Online 2494789 Tfr Westpac Diy		447.28	3,980.15
21/06/22	Payment By Authority To Westpac Securiti B Bkw 38763934-00	1,732.95		2,247.20
21/06/22	Payment By Authority To Westpac Securiti B Jhx 38770645-00	2,227.20		20.00
22/06/22	Withdrawal Online 1206235 Tfr Westpac Diy	10.00		10.00
27/06/22	Deposit-Osko Payment 2040993 Ramanaruban Mahendram Renovations for the apartment		8,900.00	8,910.00
27/06/22	Deposit-Osko Payment 2053793 Ramanaruban Mahendram Kitchen works at the apartment		2,200.00	11,110.00
27/06/22	Deposit-Osko Payment 2062830 Ramanaruban Mahendram Plumbing for the apartment - New he		1,400.00	12,510.00
27/06/22	Deposit-Osko Payment 2378977 Ramanaruban Mahendram Repayment for electric oven for the 26 Jun 2022		710.00	13,220.00
27/06/22	Deposit-Osko Payment 2384956 Ramanaruban Mahendram Repayment for the induction stove f 26 Jun 2022		499.00	13,719.00
27/06/22	Withdrawal-Osko Payment 1047813 Ramanaruban Mahendram Payment for apartment costs	2,200.00		11,519.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
27/06/22	Withdrawal-Osko Payment 1099474 Ramanaruban Mahendram Reimbursement for apartment costs	11,509.00		10.00
30/06/22	Interest Paid (Includes Bonus Of \$0.04)		0.06	10.06
05/07/22	Deposit Int Refund Vdm 0007287 Sn-6700507		0.07	10.13
06/07/22	Deposit-Osko Payment 2137088 Ramanaruban Mahendram Jhx		2,536.82	2,546.95
06/07/22	Payment By Authority To Westpac Securiti B Jhx 38867651-00	2,536.95		10.00
08/07/22	Deposit-Osko Payment 2529399 Ramanaruban Mahendram Dmp		1,827.06	1,837.06
08/07/22	Deposit Online 2535037 Tfr Westpac Diy		443.79	2,280.85
11/07/22	Payment By Authority To Westpac Securiti B Dmp 38893082-00	2,270.85		10.00
12/07/22	Deposit-Osko Payment 2395712 Ramanaruban Mahendram Acdc		1,957.45	1,967.45
13/07/22	Payment By Authority To Westpac Securiti B Acdc 38902975-00	1,957.45		10.00
20/07/22	Deposit-Osko Payment 2589775 Ramanaruban Mahendram Awc		2,834.95	2,844.95
20/07/22	Payment By Authority To Westpac Securiti B Awc 38937489-00	2,834.95		10.00
27/07/22	Deposit Westpac Securiti S Dmp 38978128-00		4,207.65	4,217.65
27/07/22	Withdrawal-Osko Payment 1156777 Pragnya Pty Ltd	4,207.65		10.00
29/07/22	Interest Paid (Includes Bonus Of \$0.07)		0.08	10.08
01/08/22	Deposit Online 2221866 Tfr Westpac Diy		0.09	10.17
01/08/22	Withdrawal-Osko Payment 1228247 Pragnya Pty Ltd 30 Jul 2022	0.09		10.08
01/08/22	Withdrawal Online 1229243 Tfr Westpac Diy	0.08		10.00
02/08/22	Deposit Online 2208410 Pymt Exclusive 8 22 Hornsey Rd Ho		1,256.22	1,266.22
03/08/22	Withdrawal-Osko Payment 1160886 Pragnya Pty Ltd	1,256.22		10.00
09/08/22	Deposit-Osko Payment 2834174 Ramanaruban Mahendram Sfr		1,244.95	1,254.95
11/08/22	Deposit Westpac Securiti S Ann 39066446-00		1,457.10	2,712.05
12/08/22	Deposit Online 2170990 Tfr Westpac Diy		459.15	3,171.20
12/08/22	Deposit Westpac Securiti S Sfr 39073227-00		1,150.05	4,321.25
12/08/22	Withdrawal-Osko Payment 1186591 Pragnya Pty Ltd	3,161.20		1,160.05



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
15/08/22	Deposit Westpac Securiti S lft 39087240-00		110.17	1,270.22
15/08/22	Withdrawal-Osko Payment 1481522 Pragnya Pty Ltd 14 Aug 2022	1,150.05		120.17
15/08/22	Withdrawal-Osko Payment 1785969 Pragnya Pty Ltd	110.17		10.00
16/08/22	Deposit Westpac Securiti S lft 39089381-00		1,971.09	1,981.09
16/08/22	Withdrawal-Osko Payment 1751348 Pragnya Pty Ltd	1,971.09		10.00
17/08/22	Deposit Westpac Securiti S lft 39096687-00		1,952.85	1,962.85
17/08/22	Deposit Westpac Securiti S Ann 39103166-00		2,559.05	4,521.90
17/08/22	Withdrawal-Osko Payment 1225383 Pragnya Pty Ltd	4,011.90		510.00
17/08/22	Withdrawal-Osko Payment 1945767 Genesis Legal Partners Pty Ltd 40 Croft Street, Bargara	500.00		10.00
24/08/22	Deposit Westpac Securiti S Ltr 39144903-00		1,620.05	1,630.05
24/08/22	Withdrawal-Osko Payment 1327779 Pragnya Pty Ltd	1,620.05		10.00
31/08/22	Interest Paid (Includes Bonus Of \$0.09)		0.16	10.16
31/08/22	Deposit Westpac Securiti S lft 39186999-00		1,982.55	1,992.71
31/08/22	Deposit Westpac Securiti S Ann 39187484-00		5,246.20	7,238.91
31/08/22	Withdrawal-Osko Payment 1754287 Pragnya Pty Ltd	7,228.75		10.16
31/08/22	CLOSING BALANCE			10.16

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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-069 43-1980

Transaction fee(s) period 01 MAY 2022 to 31 JUL 2022

Total \$0.00



ANNUAL INFORMATION FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

For account: 2069/431980

Total interest credited

\$2.22

These details are provided for your records and taxation purposes

MORE INFORMATION

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We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: www.moneysmart.gov.au.



Understanding comprehensive credit reporting

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit CreditSmart.org.au.

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Telephone Banking



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Local Branch



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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 May 2021 - 31 August 2021

Westpac Cash Investment Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 980

Opening Balance	+ \$10.23
Total Credits	+ \$27,913.29
Total Debits	- \$27,913.44
Closing Balance	+ \$10.08

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
14 Dec 2020	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %

TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/21	STATEMENT OPENING BALANCE			10.23
03/06/21	Deposit-Osko Payment 2032881 Ramanaruban Mahendram Pmgod & Abb & Strata		1,162.02	1,172.25
03/06/21	Withdrawal Online 3202886 Bpay Deft Payme	519.90		652.35



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
03/06/21	Payment By Authority To Westpac Securiti B Pmgold 35980794-	642.35		10.00
22/06/21	Deposit Dividend Infratil Limited 001261563599		154.92	164.92
23/06/21	Withdrawal-Osko Payment 1394016 Pragnya Pty Ltd - Offset	154.92		10.00
25/06/21	Deposit-Osko Payment 2049219 Ramanaruban Mahendram		10,000.00	10,010.00
25/06/21	Withdrawal-Osko Payment 1065459 Pragnya Pty Ltd - Offset	4,000.00		6,010.00
25/06/21	Withdrawal-Osko Payment 1080789 Pragnya Pty Ltd - Offset C/F concessional contr - Ramana	5,000.00		1,010.00
25/06/21	Withdrawal-Osko Payment 1097528 Ramanaruban Mahendram	1,000.00		10.00
06/07/21	Deposit-Osko Payment 2825560 Ramanaruban Mahendram Min		5,615.95	5,625.95
07/07/21	Payment By Authority To Westpac Securiti B Min 36228404-00	5,615.95		10.00
14/07/21	Deposit-Osko Payment 2029869 Ramanaruban Mahendram Sydney Water		314.42	324.42
14/07/21	Withdrawal-Osko Payment 1044312 Ramanaruban Mahendram Sydney Water card payment	314.42		10.00
11/08/21	Deposit Westpac Securiti S Evn 36482575-00		2,486.30	2,496.30
12/08/21	Deposit-Osko Payment 2893116 Ramanaruban Mahendram Min		3,295.65	5,791.95
13/08/21	Payment By Authority To Westpac Securiti B Min 36497371-00	5,781.95		10.00
20/08/21	Deposit-Osko Payment 2567881 Ramanaruban Mahendram Bhp		3,873.95	3,883.95
20/08/21	Deposit Online 2557628 Tfr Westpac Diy		1,010.00	4,893.95
20/08/21	Payment By Authority To Westpac Securiti B Bhp 36555367-00	4,883.95		10.00
31/08/21	Interest Paid (Includes Bonus Of \$0.07)		0.08	10.08
31/08/21	CLOSING BALANCE			10.08

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**TRANSACTION FEE SUMMARY**

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Fee(s) charged to account 032-069 43-1980

Transaction fee(s) period 01 MAY 2021 to 31 JUL 2021

Total \$0.00

**ANNUAL INFORMATION
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

For account: 2069/431980

Total interest credited

\$5.21

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MORE INFORMATION

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Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

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THANK YOU FOR BANKING WITH WESTPAC



Statement Period
31 August 2021 - 30 November 2021

Westpac Cash Investment Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 980

Opening Balance	+ \$10.08
Total Credits	+ \$84,278.26
Total Debits	- \$76,850.33
Closing Balance	+ \$7,438.01

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
14 Dec 2020	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/21	STATEMENT OPENING BALANCE			10.08
01/09/21	Deposit Dividend Ddr Itm Div 001263617516		27.00	37.08
01/09/21	Deposit Westpac Securiti S Ddr 36659110-00		3,815.17	3,852.25
02/09/21	Withdrawal-Osko Payment 1781484 Pragnya Pty Ltd - Offset Ddr	3,842.25		10.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
07/09/21	Deposit Dividend Min Payment Sep21/00808525		700.00	710.00
08/09/21	Deposit-Osko Payment 2679454 Ramanaruban Mahendram		0.30	710.30
08/09/21	Deposit-Osko Payment 2690295 Ramanaruban Mahendram Nhc		3,454.95	4,165.25
08/09/21	Deposit-Osko Payment 2699927 Ramanaruban Mahendram		0.20	4,165.45
08/09/21	Withdrawal-Osko Payment 1636436 Ramanaruban Mahendram Council fees Hornsey Road Council fees	679.65		3,485.80
08/09/21	Withdrawal-Osko Payment 1654646 Pragnya Pty Ltd - Offset	20.85		3,464.95
09/09/21	Deposit-Osko Payment 2286472 Ramanaruban Mahendram		4.76	3,469.71
09/09/21	Withdrawal-Osko Payment 1272494 Ramanaruban Mahendram Strathfield council	4.76		3,464.95
09/09/21	Payment By Authority To Westpac Securiti B Nhc 36733545-00	3,454.95		10.00
13/09/21	Deposit Westpac Securiti S Abb 36755755-00		2,335.05	2,345.05
13/09/21	Deposit Westpac Securiti S Nhc 36755724-00		3,325.05	5,670.10
13/09/21	Withdrawal-Osko Payment 1227557 Pragnya Pty Ltd - Offset	5,657.10		13.00
13/09/21	Withdrawal Online 3390052 Bpay Asic Asic - Annual stat	3.00		10.00
17/09/21	Deposit-Osko Payment 2421469 Ramanaruban Mahendram Wpl		2,072.95	2,082.95
17/09/21	Payment By Authority To Westpac Securiti B Wpl 36798952-00	2,072.95		10.00
20/09/21	Deposit-Osko Payment 2109544 Ramanaruban Mahendram Abb Spp 19 Sep 2021		5,000.00	5,010.00
20/09/21	Withdrawal Online 6452996 Bpay Aussie Bro Abb Spp	5,000.00		10.00
21/09/21	Deposit Dividend Bhp Group Div Af384/01107709		543.05	553.05
22/09/21	Deposit-Osko Payment 2078418 Ramanaruban Mahendram		10.00	563.05
22/09/21	Deposit Dividend Sonic Healthcare Fin21/00838067		110.00	673.05
22/09/21	Withdrawal-Osko Payment 1553600 Pragnya Pty Ltd - Offset	663.05		10.00



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/09/21	Interest Paid (Includes Bonus Of \$0.08)		0.10	10.10
30/09/21	Deposit Dividend Csl Ltd Dividend Aud21/01009018		198.71	208.81
01/10/21	Deposit Westpac Securiti S Wpl 36916822-00		2,340.05	2,548.86
01/10/21	Deposit Westpac Securiti S Pmgold 36917389-		3,580.05	6,128.91
01/10/21	Withdrawal-Osko Payment 1029420 Pragnya Pty Ltd - Offset	198.71		5,930.20
04/10/21	Withdrawal-Osko Payment 1141272 Pragnya Pty Ltd - Offset 02 Oct 2021	5,920.20		10.00
11/10/21	Deposit Online 2792790 Tfr Westpac Diy		1,609.20	1,619.20
11/10/21	Deposit Abbsprefund 001268498475		4,100.00	5,719.20
11/10/21	Withdrawal-Osko Payment 1795690 Pragnya Pty Ltd - Offset	5,709.20		10.00
26/10/21	Deposit-Osko Payment 2634274 Ramanaruban Mahendram Wpr		4,264.95	4,274.95
28/10/21	Payment By Authority To Westpac Securiti B Wpr 37121500-00	4,264.95		10.00
29/10/21	Interest Paid (Includes Bonus Of \$0.22)		0.24	10.24
02/11/21	Deposit Online 2792099 Tfr Westpac Diy		0.75	10.99
02/11/21	Withdrawal-Osko Payment 1794209 Pragnya Pty Ltd - Offset	0.99		10.00
10/11/21	Deposit Westpac Securiti S Syd 37228086-00		8,440.05	8,450.05
10/11/21	Withdrawal-Osko Payment 1307545 Pragnya Pty Ltd Syd Syd	8,440.05		10.00
12/11/21	Deposit Wpr Cap 001268888655		255.00	265.00
16/11/21	Deposit-Osko Payment 2327861 Ramanaruban Mahendram WBC Ann		10,809.90	11,074.90
17/11/21	Deposit-Osko Payment 2155077 Ramanaruban Mahendram Water bill		162.64	11,237.54
17/11/21	Withdrawal-Osko Payment 1085185 Pragnya Pty Ltd	255.00		10,982.54
17/11/21	Payment By Authority To Westpac Securiti B WBC 37276670-00	4,577.95		6,404.59
17/11/21	Payment By Authority To Westpac Securiti B Ann 37279057-00	6,231.95		172.64
18/11/21	Withdrawal Online 5492780 Bpay Sydney Wat	162.64		10.00
22/11/21	Deposit Westpac Securiti S Wprda 37287788-0		3,690.13	3,700.13
22/11/21	Withdrawal-Osko Payment 1257421 Pragnya Pty Ltd	3,690.13		10.00
26/11/21	Deposit-Osko Payment 2328454 Ramanaruban Mahendram		10,000.00	10,010.00



TRANSACTIONS

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DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/11/21	Withdrawal-Osko Payment 1452036 Pragnya Pty Ltd	9,480.10		529.90
26/11/21	Withdrawal Online 4931573 Bpay Deft Payme	519.90		10.00
29/11/21	Deposit Online 2005539 Pymt Ramanaruba		6,000.00	6,010.00
29/11/21	Withdrawal Online 1029590 Pymt Pragnya Pt	6,000.00		10.00
30/11/21	Interest Paid (Includes Bonus Of \$0.10)		0.11	10.11
30/11/21	Deposit-Osko Payment 2391829 Ramanaruban Mahendram Nhc		3,109.95	3,120.06
30/11/21	Deposit-Osko Payment 2998298 Ramanaruban Mahendram Wpl		4,317.95	7,438.01
30/11/21	CLOSING BALANCE			7,438.01

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Fee(s) charged to account 032-069 43-1980

Transaction fee(s) period 01 AUG 2021 to 31 OCT 2021

Total \$0.00

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To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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Telephone Banking



Call us on 132 032
+61 2 9293 9270 if overseas

Local Branch



Find branches and ATMs at westpac.com.au/locateus

THANK YOU FOR BANKING WITH WESTPAC



Statement Period
30 November 2021 - 28 February 2022

Westpac Cash Investment Account

Account Name
PRAGNYA PTY LTD ATF PRAGNYA
SUPERANNUATION FUND

Customer ID
1236 0888 PRAGNYA PTY LTD

BSB Account Number
032-069 431 980

Opening Balance	+ \$7,438.01
Total Credits	+ \$40,061.42
Total Debits	- \$47,489.22
Closing Balance	+ \$10.21

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$19999	Over \$19999 to \$49999	Over \$49999 to \$99999
14 Dec 2020	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$99999 to \$249999	Over \$249999 to \$499999	Over \$499999
14 Dec 2020	0.05 %	0.10 %	0.10 %

BONUS INTEREST RATES (PER ANNUM)

Effective Date	Portion of balance to \$9999	Portion of balance over \$9999 to \$19999	Portion of balance over \$19999 to \$49999	Portion of balance over \$49999 to \$99999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.30 %

Effective Date	Portion of balance over \$99999 to \$249999	Portion of balance over \$249999 to \$499999	Portion of balance over \$499999 to \$4999999	Portion of balance over \$4999999
14 Dec 2020	0.30 %	0.30 %	0.30 %	0.00 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/21	STATEMENT OPENING BALANCE			7,438.01
01/12/21	Payment By Authority To Westpac Securit B Wpl 37398718-00	4,317.95		3,120.06
02/12/21	Withdrawal-Osko Payment 1647468 Pragnya Pty Ltd	0.11		3,119.95



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
02/12/21	Payment By Authority To Westpac Securiti B Nhc 37407809-00	3,109.95		10.00
09/12/21	Deposit-Osko Payment 2180189 Ramanaruban Mahendram Abb		1,448.20	1,458.20
09/12/21	Deposit-Osko Payment 2585229 Ramanaruban Mahendram Nhc		1,079.95	2,538.15
09/12/21	Payment By Authority To Westpac Securiti B Abb 37457442-00	1,348.20		1,189.95
13/12/21	Withdrawal-Osko Payment 1269506 Pragnya Pty Ltd 12 Dec 2021	100.00		1,089.95
13/12/21	Payment By Authority To Westpac Securiti B Nhc 37479645-00	1,079.95		10.00
20/12/21	Deposit-Osko Payment 2283779 Ramanaruban Mahendram Csl		2,504.93	2,514.93
20/12/21	Deposit Online 2247857 Tfr Westpac Diy		1,609.20	4,124.13
20/12/21	Payment By Authority To Westpac Securiti B Csl 37516897-00	4,114.13		10.00
23/12/21	Deposit Dividend Infratil Limited 001270552041		93.38	103.38
24/12/21	Withdrawal-Osko Payment 1372003 Pragnya Pty Ltd	93.38		10.00
31/12/21	Interest Paid (Includes Bonus Of \$0.13)		0.15	10.15
04/01/22	Deposit Westpac Securiti S Abb 37590675-00		4,560.05	4,570.20
06/01/22	Payment By Authority To Westpac Securiti B lft 37599401-00	3,864.95		705.25
10/01/22	Withdrawal-Osko Payment 1044656 Pragnya Pty Ltd 08 Jan 2022	695.25		10.00
18/01/22	Deposit-Osko Payment 2905369 Ramanaruban Mahendram Legal & strata report		479.00	489.00
18/01/22	Withdrawal-Osko Payment 1957502 Genesis Legal Partners Pty Ltd Pragnya Pty Ltd	400.00		89.00
20/01/22	Deposit-Osko Payment 2394322 Ramanaruban Mahendram Wpl		955.92	1,044.92
20/01/22	Deposit Online 2336694 Tfr Westpac Diy		1,594.03	2,638.95
20/01/22	Withdrawal-Osko Payment 1333049 Ramanaruban Mahendram Strata report Seeto	79.00		2,559.95
24/01/22	Payment By Authority To Westpac Securiti B Wpl 37712144-00	2,549.95		10.00
25/01/22	Deposit-Osko Payment 2282003 Ramanaruban Mahendram Csl		2,599.85	2,609.85
28/01/22	Payment By Authority To Westpac Securiti B Csl 37770677-00	2,599.85		10.00



TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	Interest Paid (Includes Bonus Of \$0.25)		0.29	10.29
31/01/22	Deposit-Osko Payment 2362757 Ramanaruban Mahendram Ann		2,505.95	2,516.24
31/01/22	Deposit-Osko Payment 2505250 Ramanaruban Mahendram Coh 29 Jan 2022		4,552.04	7,068.28
31/01/22	Deposit Online 2514183 Tfr Westpac Diy		82.91	7,151.19
01/02/22	Payment By Authority To Westpac Securiti B Coh 37791770-00	4,644.95		2,506.24
02/02/22	Deposit-Osko Payment 2291543 Ramanaruban Mahendram Sydhey Water 020222		153.89	2,660.13
02/02/22	Deposit-Osko Payment 2390677 Ramanaruban Mahendram Csl Spp		7,500.00	10,160.13
02/02/22	Withdrawal-Osko Payment 1038089 Pragnya Pty Ltd	0.29		10,159.84
02/02/22	Withdrawal Online 7072822 Bpay Sydney Wat	153.89		10,005.95
02/02/22	Withdrawal Online 8995019 Bpay Csl Spp 20 Csl Spp	7,500.00		2,505.95
02/02/22	Payment By Authority To Westpac Securiti B Ann 37799977-00	2,495.95		10.00
08/02/22	Deposit-Osko Payment 2252356 Ramanaruban Mahendram Pni		2,792.45	2,802.45
10/02/22	Payment By Authority To Westpac Securiti B Pni 37860895-00	2,792.45		10.00
14/02/22	Deposit-Osko Payment 2356927 Ramanaruban Mahendram WBC		2,353.95	2,363.95
16/02/22	Payment By Authority To Westpac Securiti B WBC 37893744-00	2,353.95		10.00
17/02/22	Deposit Csl Ltd Spp Aud22/00820683		146.47	156.47
18/02/22	Deposit Online 2311665 Tfr Westpac Diy		10.00	166.47
18/02/22	Withdrawal-Osko Payment 1308465 Pragnya Pty Ltd	156.47		10.00
22/02/22	Deposit-Osko Payment 2336329 Ramanaruban Mahendram Shl		1,011.05	1,021.05
23/02/22	Payment By Authority To Westpac Securiti B Shl 37952967-00	1,011.05		10.00
28/02/22	Interest Paid (Includes Bonus Of \$0.17)		0.21	10.21
28/02/22	Deposit Westpac Securiti S WBC 37984061-00		2,027.55	2,037.76
28/02/22	Withdrawal-Osko Payment 1709050 Pragnya Pty Ltd	2,027.55		10.21
28/02/22	CLOSING BALANCE			10.21



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TRANSACTION FEE SUMMARY

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 032-069 43-1980

Transaction fee(s) period 01 NOV 2021 to 31 JAN 2022

Total \$0.00

MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at westpac.com.au/dispute. If you are a business customer, please go to westpac.com.au/businessdispute

Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/, call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at



westpac.com.au and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit www.westpac.com.au/personal-banking/bank-accounts/transaction/

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

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THANK YOU FOR BANKING WITH WESTPAC

68000 - Sundry Debtors

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$974.20		100%
TOTAL		CY Balance	LY Balance	
		\$974.20		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
27/06/2022	Withdrawal-Osko Payment 1099474 Ramanaruban Mahendram Reimbursement for apartment costs		974.20		974.20 DR
			974.20		974.20 DR

Total Debits: 974.20

Total Credits: 0.00

76000 - Other Assets

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHSAPRAG001KITCHLAM	8/22 Hornsey Road, Homebush West - New Kitchen	1.000000	\$11,097.00			100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$11,097.00			

Supporting Documents

- Investment Movement Report [Report](#)
- Kitchen repairs 21.02.22.jpeg [SHSAPRAG001KITCHLAM](#)
- Hady Saloum - Kitchen, cleaning and general repairs 28.01.22.jpeg [SHSAPRAG001KITCHLAM](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
St George Account 459094291		91,756.50		88,749.68		(107,962.39)			72,543.79	72,543.79
St George Account 496528131				134,458.64		(110,153.63)			24,305.01	24,305.01
Westpac Cash Investment Account 43-1980		10.00		259,210.10		(259,210.04)			10.06	10.06
Westpac DIY Super Working Account 431024		10.00		66,615.51		(66,615.51)			10.00	10.00
		91,776.50		549,033.93		(543,941.57)			96,868.86	96,868.86
Other Assets										
SHSAPRAG001KITCHLAM - 8/22 Hornsey Road, Homebush West - New Kitchen			1.00	11,100.00				1.00	11,100.00	11,097.00
				11,100.00					11,100.00	11,097.00
Real Estate Properties (Australian - Residential)										
PRAGS001_8/22HORNSEY - 8/22 Hornsey Road, Homebush West	1.00	527,364.40		400.00				1.00	527,764.40	540,000.00
		527,364.40		400.00					527,764.40	540,000.00
Shares in Listed Companies (Australian)										
AWC.AX - Alumina Limited			1,000.00	1,989.95	(1,000.00)	(1,989.95)	(347.40)		0.00	
ANN.AX - Ansell Limited			600.00	16,673.63	(200.00)	(6,231.95)	(1,281.90)	400.00	10,441.68	8,896.00

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
AIA.AX - Auckland International Airport Limited - Ordinary Fully Paid	500.00	3,394.95	750.00	5,037.40				1,250.00	8,432.35	8,100.00
ABB.AX - Aussie Broadband Limited	1,000.00	2,529.95	500.00	2,248.20	(1,500.00)	(4,778.14)	2,116.95		0.01	
BHP.AX - BHP Group Limited	100.00	2,716.95	150.00	7,271.40				250.00	9,988.35	10,312.50
BKW.AX - Brickworks Limited			300.00	5,913.37				300.00	5,913.37	5,562.00
COH.AX - Cochlear Limited			25.00	4,644.95				25.00	4,644.95	4,967.50
CSL.AX - CSL Limited	125.00	24,134.35	65.00	17,020.06				190.00	41,154.41	51,121.40
DDR.AX - Dicker Data Limited	300.00	3,019.95			(300.00)	(3,019.95)	795.22		0.00	
DMP.AX - Domino's Pizza Enterprises Limited			30.00	1,910.25				30.00	1,910.25	2,040.00
EVN.AX - Evolution Mining Limited	625.00	2,944.95			(625.00)	(2,944.95)	(458.65)		0.00	
PMGOLD.AX - Gold Corporation	150.00	3,717.45			(150.00)	(3,717.45)	(137.40)		0.00	
IFT.AX - Infratil Limited.	1,500.00	8,109.90	500.00	3,864.95				2,000.00	11,974.85	14,100.00
JHX.AX - James Hardie Industries Plc			75.00	2,227.20				75.00	2,227.20	2,382.75

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
LTR.AX - Liantown Resources Limited			1,000.00	1,359.95				1,000.00	1,359.95	1,055.00
MAQ.AX - Macquarie Telecom Group Limited - Ordinary Fully Paid			50.00	3,019.45				50.00	3,019.45	3,027.00
MIN.AX - Mineral Resources Limited	200.00	5,001.93	200.00	11,397.90				400.00	16,399.83	19,308.00
NHC.AXW - New Hope Corporation Limited			4,000.00	9,534.80	(4,000.00)	(9,534.80)	1,310.40		0.00	
OCL.AX - Objective Corporation Limited			150.00	2,139.45	(150.00)	(2,139.45)	135.60		0.00	
PNI.AX - Pinnacle Investment Management Group Limited			250.00	2,792.45	(250.00)	(2,792.45)	(179.55)		0.00	
REA.AX - REA Group Ltd			50.00	5,713.45	(25.00)	(2,856.73)	(104.18)	25.00	2,856.72	2,795.75
RMD.AX - Resmed Inc			100.00	2,834.95	(100.00)	(2,834.95)	4.10		0.00	
SHL.AX - Sonic Healthcare Limited	200.00	5,397.44	100.00	3,623.95				300.00	9,021.39	9,903.00
WBC.AX - Westpac Banking Corporation			300.00	6,931.90	(300.00)	(6,931.90)	38.15		0.00	
WDS.AX - Woodside Energy Group Ltd			145.00	4,358.15	(145.00)	(4,358.15)	(137.25)		0.00	
WPL.AX - Woodside Petroleum Ltd			500.00	11,959.80	(500.00)	(11,959.80)	3,201.30		0.00	

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		60,967.82		134,467.56		(66,090.62)	4,955.39		129,344.76	143,570.90
Stapled Securities										
WPR.AX1 - Waypoint Reit			1,500.00	4,264.95	(1,500.00)	(4,264.95)	(319.82)		0.00	
				4,264.95		(4,264.95)	(319.82)		0.00	
Units in Listed Unit Trusts (Australian)										
SYD.AX1 - Sydney Airport	4,000.00	16,731.94			(4,000.00)	(16,731.93)	17,958.12		0.01	
		16,731.94				(16,731.93)	17,958.12		0.01	
		696,840.66		699,266.44		(631,029.07)	22,593.69		765,078.03	791,536.76

INVOICE #1

28.01.2022

Hady Salloum
ABN - 44168659605

INVOICE TO:

Pragna Pty Ltd
0481533235
8/22 Hornsey Rd, Homebush
West, 2140

- Renovation including new kitchen, painting, clean, new curtains, and new door.

Total: \$ 8900

77200 - Real Estate Properties (Australian - Residential)

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
PRAGS001_8 /22HORNSEY	8/22 Hornsey Road, Homebush West	1.000000	\$540,000.00	1.000000	\$523,556.00	3.14%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		1.000000	\$540,000.00	1.000000	\$523,556.00	

Supporting Documents

- Investment Movement Report [Report](#)
- Pragnya Pty Ltd - Payment receipt for deposit for legal fees - Conveyance fees - 18.01.22.pdf [PRAGS001_8 / 22HORNSEY](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title.
- Attach current building insurance policy
- Attach Declaration of Trust
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
St George Account 459094291		91,756.50		88,749.68		(107,962.39)			72,543.79	72,543.79
St George Account 496528131				134,458.64		(110,153.63)			24,305.01	24,305.01
Westpac Cash Investment Account 43-1980		10.00		259,210.10		(259,210.04)			10.06	10.06
Westpac DIY Super Working Account 431024		10.00		66,615.51		(66,615.51)			10.00	10.00
		91,776.50		549,033.93		(543,941.57)			96,868.86	96,868.86
Other Assets										
SHSAPRAG001KITCHLAM - 8/22 Hornsey Road, Homebush West - New Kitchen			1.00	11,100.00				1.00	11,100.00	11,097.00
				11,100.00					11,100.00	11,097.00
Real Estate Properties (Australian - Residential)										
PRAGS001_8/22HORNSEY - 8/22 Hornsey Road, Homebush West	1.00	527,364.40		400.00				1.00	527,764.40	540,000.00
		527,364.40		400.00					527,764.40	540,000.00
Shares in Listed Companies (Australian)										
AWC.AX - Alumina Limited			1,000.00	1,989.95	(1,000.00)	(1,989.95)	(347.40)		0.00	
ANN.AX - Ansell Limited			600.00	16,673.63	(200.00)	(6,231.95)	(1,281.90)	400.00	10,441.68	8,896.00

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
AIA.AX - Auckland International Airport Limited - Ordinary Fully Paid	500.00	3,394.95	750.00	5,037.40				1,250.00	8,432.35	8,100.00
ABB.AX - Aussie Broadband Limited	1,000.00	2,529.95	500.00	2,248.20	(1,500.00)	(4,778.14)	2,116.95		0.01	
BHP.AX - BHP Group Limited	100.00	2,716.95	150.00	7,271.40				250.00	9,988.35	10,312.50
BKW.AX - Brickworks Limited			300.00	5,913.37				300.00	5,913.37	5,562.00
COH.AX - Cochlear Limited			25.00	4,644.95				25.00	4,644.95	4,967.50
CSL.AX - CSL Limited	125.00	24,134.35	65.00	17,020.06				190.00	41,154.41	51,121.40
DDR.AX - Dicker Data Limited	300.00	3,019.95			(300.00)	(3,019.95)	795.22		0.00	
DMP.AX - Domino's Pizza Enterprises Limited			30.00	1,910.25				30.00	1,910.25	2,040.00
EVN.AX - Evolution Mining Limited	625.00	2,944.95			(625.00)	(2,944.95)	(458.65)		0.00	
PMGOLD.AX - Gold Corporation	150.00	3,717.45			(150.00)	(3,717.45)	(137.40)		0.00	
IFT.AX - Infratil Limited.	1,500.00	8,109.90	500.00	3,864.95				2,000.00	11,974.85	14,100.00
JHX.AX - James Hardie Industries Plc			75.00	2,227.20				75.00	2,227.20	2,382.75

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
LTR.AX - Liantown Resources Limited			1,000.00	1,359.95				1,000.00	1,359.95	1,055.00
MAQ.AX - Macquarie Telecom Group Limited - Ordinary Fully Paid			50.00	3,019.45				50.00	3,019.45	3,027.00
MIN.AX - Mineral Resources Limited	200.00	5,001.93	200.00	11,397.90				400.00	16,399.83	19,308.00
NHC.AXW - New Hope Corporation Limited			4,000.00	9,534.80	(4,000.00)	(9,534.80)	1,310.40		0.00	
OCL.AX - Objective Corporation Limited			150.00	2,139.45	(150.00)	(2,139.45)	135.60		0.00	
PNI.AX - Pinnacle Investment Management Group Limited			250.00	2,792.45	(250.00)	(2,792.45)	(179.55)		0.00	
REA.AX - REA Group Ltd			50.00	5,713.45	(25.00)	(2,856.73)	(104.18)	25.00	2,856.72	2,795.75
RMD.AX - Resmed Inc			100.00	2,834.95	(100.00)	(2,834.95)	4.10		0.00	
SHL.AX - Sonic Healthcare Limited	200.00	5,397.44	100.00	3,623.95				300.00	9,021.39	9,903.00
WBC.AX - Westpac Banking Corporation			300.00	6,931.90	(300.00)	(6,931.90)	38.15		0.00	
WDS.AX - Woodside Energy Group Ltd			145.00	4,358.15	(145.00)	(4,358.15)	(137.25)		0.00	
WPL.AX - Woodside Petroleum Ltd			500.00	11,959.80	(500.00)	(11,959.80)	3,201.30		0.00	

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		60,967.82		134,467.56		(66,090.62)	4,955.39		129,344.76	143,570.90
Stapled Securities										
WPR.AX1 - Waypoint Reit			1,500.00	4,264.95	(1,500.00)	(4,264.95)	(319.82)		0.00	
				4,264.95		(4,264.95)	(319.82)		0.00	
Units in Listed Unit Trusts (Australian)										
SYD.AX1 - Sydney Airport	4,000.00	16,731.94			(4,000.00)	(16,731.93)	17,958.12		0.01	
		16,731.94				(16,731.93)	17,958.12		0.01	
		696,840.66		699,266.44		(631,029.07)	22,593.69		765,078.03	791,536.76



Payment summary

Payment status Sent
Deposit receipt number WPACAU2SXXXN20220118000003006971470

Payer

From Westpac Cash Investment Account 032-069 xx1980
Payer name PRAGNYA PTY LTD
Description No description provided

Payee

To Genesis Legal Partners Pty Ltd **New**
Genesis Legal Partners Pty Ltd 062-223 xxxx8099
Reference Pragnya Pty Ltd
Description No description provided

Payment details

Amount \$400.00
Payment method Osko
Scheduled payment date 18 Jan 2022
Payment ID 61d655fe-b596-4f52-bd64-e8836bbfd044

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ABB.AX	Aussie Broadband Limited	0.000000		1000.000000	\$2,950.00	100%
AIA.AX	Auckland International Airport Limited - Ordinary Fully Paid	1250.000000	\$8,100.00	500.000000	\$3,380.00	139.64%
ANN.AX	Ansell Limited	400.000000	\$8,896.00			100%
AWC.AX	Alumina Limited	0.000000		0.000000		0%
BHP.AX	BHP Group Limited	250.000000	\$10,312.50	100.000000	\$4,857.00	112.32%
BKW.AX	Brickworks Limited	300.000000	\$5,562.00			100%
COH.AX	Cochlear Limited	25.000000	\$4,967.50			100%
CSL.AX	CSL Limited	190.000000	\$51,121.40	125.000000	\$35,648.75	43.4%
DDR.AX	Dicker Data Limited	0.000000		300.000000	\$3,318.00	100%
DMP.AX	Domino's Pizza Enterprises Limited	30.000000	\$2,040.00			100%
EVN.AX	Evolution Mining Limited	0.000000		625.000000	\$2,812.50	100%
IFT.AX	Infratil Limited.	2000.000000	\$14,100.00	1500.000000	\$10,800.00	30.56%
JHX.AX	James Hardie Industries Plc	75.000000	\$2,382.75			100%
LTR.AX	Liontown Resources Limited	1000.000000	\$1,055.00			100%
MAQ.AX	Macquarie Telecom Group Limited - Ordinary Fully Paid	50.000000	\$3,027.00	0.000000		100%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MIN.AX	Mineral Resources Limited	400.000000	\$19,308.00	200.000000	\$10,746.00	79.68%
NHC.AXW	New Hope Corporation Limited	0.000000		0.000000		0%
OCL.AX	Objective Corporation Limited	0.000000				0%
PMGOLD.AX	Gold Corporation	0.000000		150.000000	\$3,510.00	100%
PNI.AX	Pinnacle Investment Management Group Limited	0.000000				0%
REA.AX	REA Group Ltd	25.000000	\$2,795.75			100%
RMD.AX	Resmed Inc	0.000000		0.000000		0%
SHL.AX	Sonic Healthcare Limited	300.000000	\$9,903.00	200.000000	\$7,680.00	28.95%
WBC.AX	Westpac Banking Corporation	0.000000				0%
WDS.AX	Woodside Energy Group Ltd	0.000000				0%
WPL.AX	Woodside Petroleum Ltd	0.000000		0.000000		0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		6295.000000	\$143,570.90	4700.000000	\$85,702.25	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- 6186242_2022EOFYMerged.pdf

Standard Checklist

- Attach Balance Review Report

- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Pragnya Superannuation Fund

Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
STG459094291	St George Account 459094291					72,543.79	
STG496528131	St George Account 496528131					24,305.01	
WBC431980	Westpac Cash Investment Account 43-1980					10.06	
WBC431024	Westpac DIY Super Working Account 431024					10.00	
76000	Other Assets						
SHSAPRAGHWU NIT	8/22 Hornsey Road, Homebush West - Hot Water Unit					1.0000	
SHSAPRAG001KI TCHLAM	8/22 Hornsey Road, Homebush West - New Kitchen					1.0000	
77200	Real Estate Properties (Australian - Residential)						
PRAGS001_8/22H ORNSEY	8/22 Hornsey Road, Homebush West					1.0000	
77600	Shares in Listed Companies (Australian)						
ANN.AX	Ansell Limited				Setup	400.0000	400.0000
AIA.AX	Auckland International Airport Limited - Ordinary Fully Paid				Setup	1,250.0000	1,250.0000
BHP.AX	BHP Group Limited				Setup	250.0000	250.0000
BKW.AX	Brickworks Limited				Setup	300.0000	300.0000
COH.AX	Cochlear Limited				Setup	25.0000	25.0000
CSL.AX	CSL Limited				Setup	190.0000	190.0000
DMP.AX	Domino's Pizza Enterprises Limited				Setup	30.0000	30.0000
IFT.AX	Infratil Limited.				Setup	2,000.0000	2,000.0000

Pragnya Superannuation Fund

Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
JHX.AX	James Hardie Industries Plc				Setup	75.0000	75.0000
LTR.AX	Liontown Resources Limited				Setup	1,000.0000	1,000.0000
MAQ.AX	Macquarie Telecom Group Limited - Ordinary Fully Paid				Setup	50.0000	50.0000
MIN.AX	Mineral Resources Limited				Setup	400.0000	400.0000
REA.AX	REA Group Ltd				Setup	25.0000	25.0000
SHL.AX	Sonic Healthcare Limited				Setup	300.0000	300.0000

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
St George Account 459094291		91,756.50		88,749.68		(107,962.39)			72,543.79	72,543.79
St George Account 496528131				134,458.64		(110,153.63)			24,305.01	24,305.01
Westpac Cash Investment Account 43-1980		10.00		259,210.10		(259,210.04)			10.06	10.06
Westpac DIY Super Working Account 431024		10.00		66,615.51		(66,615.51)			10.00	10.00
		91,776.50		549,033.93		(543,941.57)			96,868.86	96,868.86
Other Assets										
SHSAPRAG001KITCHLAM - 8/22 Hornsey Road, Homebush West - New Kitchen			1.00	11,100.00				1.00	11,100.00	11,097.00
				11,100.00					11,100.00	11,097.00
Real Estate Properties (Australian - Residential)										
PRAGS001_8/22HORNSEY - 8/22 Hornsey Road, Homebush West	1.00	527,364.40		400.00				1.00	527,764.40	540,000.00
		527,364.40		400.00					527,764.40	540,000.00
Shares in Listed Companies (Australian)										
AWC.AX - Alumina Limited			1,000.00	1,989.95	(1,000.00)	(1,989.95)	(347.40)		0.00	
ANN.AX - Ansell Limited			600.00	16,673.63	(200.00)	(6,231.95)	(1,281.90)	400.00	10,441.68	8,896.00

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
AIA.AX - Auckland International Airport Limited - Ordinary Fully Paid	500.00	3,394.95	750.00	5,037.40				1,250.00	8,432.35	8,100.00
ABB.AX - Aussie Broadband Limited	1,000.00	2,529.95	500.00	2,248.20	(1,500.00)	(4,778.14)	2,116.95		0.01	
BHP.AX - BHP Group Limited	100.00	2,716.95	150.00	7,271.40				250.00	9,988.35	10,312.50
BKW.AX - Brickworks Limited			300.00	5,913.37				300.00	5,913.37	5,562.00
COH.AX - Cochlear Limited			25.00	4,644.95				25.00	4,644.95	4,967.50
CSL.AX - CSL Limited	125.00	24,134.35	65.00	17,020.06				190.00	41,154.41	51,121.40
DDR.AX - Dicker Data Limited	300.00	3,019.95			(300.00)	(3,019.95)	795.22		0.00	
DMP.AX - Domino's Pizza Enterprises Limited			30.00	1,910.25				30.00	1,910.25	2,040.00
EVN.AX - Evolution Mining Limited	625.00	2,944.95			(625.00)	(2,944.95)	(458.65)		0.00	
PMGOLD.AX - Gold Corporation	150.00	3,717.45			(150.00)	(3,717.45)	(137.40)		0.00	
IFT.AX - Infratil Limited.	1,500.00	8,109.90	500.00	3,864.95				2,000.00	11,974.85	14,100.00
JHX.AX - James Hardie Industries Plc			75.00	2,227.20				75.00	2,227.20	2,382.75

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
LTR.AX - Liantown Resources Limited			1,000.00	1,359.95				1,000.00	1,359.95	1,055.00
MAQ.AX - Macquarie Telecom Group Limited - Ordinary Fully Paid			50.00	3,019.45				50.00	3,019.45	3,027.00
MIN.AX - Mineral Resources Limited	200.00	5,001.93	200.00	11,397.90				400.00	16,399.83	19,308.00
NHC.AXW - New Hope Corporation Limited			4,000.00	9,534.80	(4,000.00)	(9,534.80)	1,310.40		0.00	
OCL.AX - Objective Corporation Limited			150.00	2,139.45	(150.00)	(2,139.45)	135.60		0.00	
PNI.AX - Pinnacle Investment Management Group Limited			250.00	2,792.45	(250.00)	(2,792.45)	(179.55)		0.00	
REA.AX - REA Group Ltd			50.00	5,713.45	(25.00)	(2,856.73)	(104.18)	25.00	2,856.72	2,795.75
RMD.AX - Resmed Inc			100.00	2,834.95	(100.00)	(2,834.95)	4.10		0.00	
SHL.AX - Sonic Healthcare Limited	200.00	5,397.44	100.00	3,623.95				300.00	9,021.39	9,903.00
WBC.AX - Westpac Banking Corporation			300.00	6,931.90	(300.00)	(6,931.90)	38.15		0.00	
WDS.AX - Woodside Energy Group Ltd			145.00	4,358.15	(145.00)	(4,358.15)	(137.25)		0.00	
WPL.AX - Woodside Petroleum Ltd			500.00	11,959.80	(500.00)	(11,959.80)	3,201.30		0.00	

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		60,967.82		134,467.56		(66,090.62)	4,955.39		129,344.76	143,570.90
Stapled Securities										
WPR.AX1 - Waypoint Reit			1,500.00	4,264.95	(1,500.00)	(4,264.95)	(319.82)		0.00	
				4,264.95		(4,264.95)	(319.82)		0.00	
Units in Listed Unit Trusts (Australian)										
SYD.AX1 - Sydney Airport	4,000.00	16,731.94			(4,000.00)	(16,731.93)	17,958.12		0.01	
		16,731.94				(16,731.93)	17,958.12		0.01	
		696,840.66		699,266.44		(631,029.07)	22,593.69		765,078.03	791,536.76



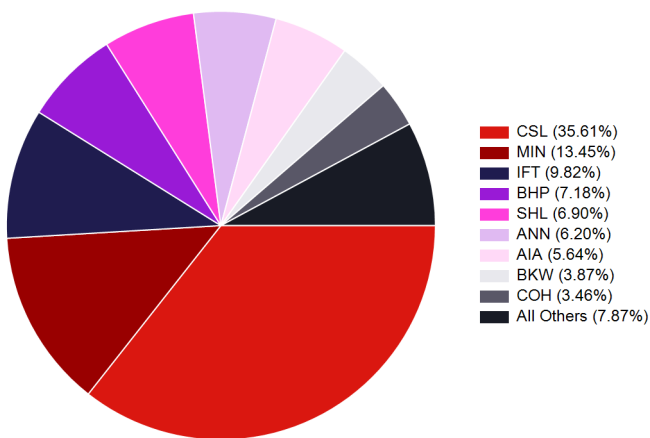
FINANCIAL YEAR SUMMARY

1 JULY 2021 - 30 JUNE 2022

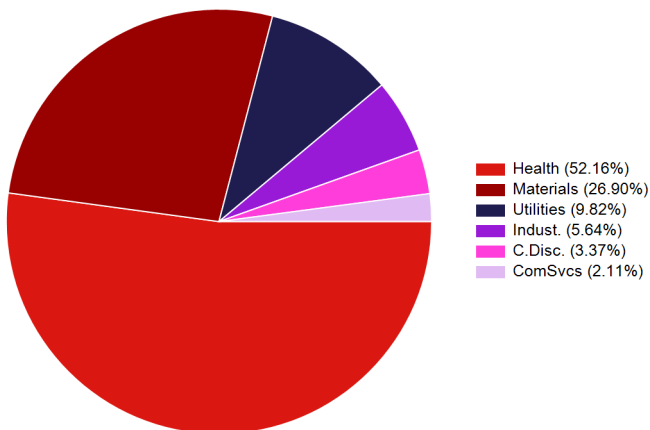
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	6186242	PRAGNYA PTY LTD <PRAGNYA SUPER FUND A/C>	\$143,570.90
CASH INVESTMENT ACCOUNT	431980	PRAGNYA PTY LTD	\$10.06
TOTAL PORTFOLIO VALUE			\$143,580.96

Allocation as at 30 June 2022

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2021-2022 Financial Year

Est. Franked Dividends	\$2,547.01
Est. Unfranked Dividends	\$937.56
Est. Franking Credits	\$1,091.58
Est. Interest Received from Interest Rate Securities	\$0.00
CASH INVESTMENT ACCOUNT Interest	\$2.22
TOTAL INCOME	\$3,486.79

Fees & Charges 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$1,276.80
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	Nil
TOTAL FEES & CHARGES	\$1,276.80

NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Estimated Interest and Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).



PORTFOLIO VALUATION

30 JUNE 2022

SHARES - 6186242 - HIN 63372056

PRAGNYA PTY LTD <PRAGNYA SUPER FUND A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
AIA - AUCKLAND INTERNATION FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)	1,250	\$6.4800	\$8,100.00	5.64%
ANN - ANSELL LIMITED FPO (ORDINARY FULLY PAID)	400	\$22.2400	\$8,896.00	6.20%
BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)	250	\$41.2500	\$10,312.50	7.18%
BKW - BRICKWORKS LIMITED FPO (ORDINARY FULLY PAID)	300	\$18.5400	\$5,562.00	3.87%
COH - COCHLEAR LIMITED FPO (ORDINARY FULLY PAID)	25	\$198.7000	\$4,967.50	3.46%
CSL - CSL LIMITED FPO (ORDINARY FULLY PAID)	190	\$269.0600	\$51,121.40	35.60%
DMP - DOMINO PIZZA ENTERPR FPO (ORDINARY FULLY PAID)	30	\$68.0000	\$2,040.00	1.42%
IFT - INFRATIL LIMITED. FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)	2,000	\$7.0500	\$14,100.00	9.82%
JHX - JAMES HARDIE INDUST CDI 1:1 (CHESS DEPOSITARY INTERESTS 1:1)	75	\$31.7700	\$2,382.75	1.66%
LTR - LIONTOWN RESOURCES FPO (ORDINARY FULLY PAID)	1,000	\$1.0550	\$1,055.00	0.73%
MAQ - MACQUARIE TELECOM GP FPO (ORDINARY FULLY PAID)	50	\$60.5400	\$3,027.00	2.11%
MIN - MINERAL RESOURCES. FPO (ORDINARY FULLY PAID)	400	\$48.2700	\$19,308.00	13.45%
REA - REA GROUP FPO (ORDINARY FULLY PAID)	25	\$111.8300	\$2,795.75	1.95%
SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)	300	\$33.0100	\$9,903.00	6.90%
		Sub Total	\$143,570.90	99.99%

Cash Account	Portfolio Value	% of Portfolio
CASH INVESTMENT ACCOUNT - 431980	\$10.06	0.01%
	TOTAL	\$143,580.96
		100.00%

NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

DISCLAIMER

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Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHES statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).



TRANSACTION SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6186242 - HIN 63372056

PRAGNYA PTY LTD <PRAGNYA SUPER FUND A/C>

Total Buys and Sells

2021 - 2022 Financial Year

Total Buys (inc. Brokerage + GST)	\$126,120.83
Total Sells (inc. Brokerage + GST)	\$80,157.25

ABB - AUSSIE BROADBAND FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
30-Dec-2021	Sell	-1,000	\$4.5800	-\$4,580.00	\$19.95	\$1.81	37590675	-\$4,560.05
07-Dec-2021	Buy	275	\$4.8300	\$1,328.25	\$19.95	\$1.81	37457442	\$1,348.20
09-Sep-2021	Sell	-500	\$4.7100	-\$2,355.00	\$19.95	\$1.81	36755755	-\$2,335.05
Sub Total					\$59.85	\$5.43		-\$5,546.90

AIA - AUCKLAND INTERNATION FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
10-May-2022	Buy	250	\$6.6900	\$1,672.50	\$19.95	\$1.81	38502952	\$1,692.45
10-Mar-2022	Buy	500	\$6.6500	\$3,325.00	\$19.95	\$1.81	38090402	\$3,344.95
Sub Total					\$39.90	\$3.62		\$5,037.40

ANN - ANSELL LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
11-May-2022	Buy	100	\$26.6488	\$2,664.88	\$19.95	\$1.81	38513991	\$2,684.83
21-Apr-2022	Buy	100	\$26.2500	\$2,625.00	\$19.95	\$1.81	38365906	\$2,644.95
28-Mar-2022	Sell	-200	\$24.8500	-\$4,970.00	\$19.95	\$1.81	38204134	-\$4,950.05
17-Mar-2022	Buy	100	\$25.9600	\$2,596.00	\$19.95	\$1.81	38137404	\$2,615.95
31-Jan-2022	Buy	100	\$24.7600	\$2,476.00	\$19.95	\$1.81	37799977	\$2,495.95
15-Nov-2021	Buy	200	\$31.0600	\$6,212.00	\$19.95	\$1.81	37279057	\$6,231.95
Sub Total					\$119.70	\$10.86		\$11,723.58

AWC - ALUMINA LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
11-May-2022	Sell	-1,000	\$1.6625	-\$1,662.50	\$19.95	\$1.81	38511549	-\$1,642.55
24-Feb-2022	Buy	1,000	\$1.9700	\$1,970.00	\$19.95	\$1.81	37984265	\$1,989.95
Sub Total					\$39.90	\$3.62		\$347.40

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
04-May-2022	Buy	50	\$47.3500	\$2,367.50	\$19.95	\$1.81	38457150	\$2,387.45
18-Aug-2021	Buy	100	\$48.6400	\$4,864.00	\$19.95	\$1.81	36555367	\$4,883.95
Sub Total					\$39.90	\$3.62		\$7,271.40

BKW - BRICKWORKS LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
17-Jun-2022	Buy	100	\$17.1300	\$1,713.00	\$19.95	\$1.81	38763934	\$1,732.95
03-Jun-2022	Buy	100	\$20.1500	\$2,015.00	\$19.95	\$1.81	38658919	\$2,034.95
10-Mar-2022	Buy	100	\$21.2552	\$2,125.52	\$19.95	\$1.81	38092603	\$2,145.47
Sub Total					\$59.85	\$5.43		\$5,913.37

COH - COCHLEAR LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
28-Jan-2022	Buy	25	\$185.0000	\$4,625.00	\$19.95	\$1.81	37791770	\$4,644.95
Sub Total					\$19.95	\$1.81		\$4,644.95

CSL - CSL LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
25-Feb-2022	Buy	11	\$266.6000	\$2,932.60	\$19.95	\$1.81	37995416	\$2,952.55
25-Jan-2022	Buy	10	\$257.9900	\$2,579.90	\$19.95	\$1.81	37770677	\$2,599.85
16-Dec-2021	Buy	15	\$272.9450	\$4,094.18	\$19.95	\$1.81	37516897	\$4,114.13
Sub Total					\$59.85	\$5.43		\$9,666.53

DDR - DICKER DATA LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
30-Aug-2021	Sell	-300	\$12.7837	-\$3,835.12	\$19.95	\$1.81	36659110	-\$3,815.17
Sub Total					\$19.95	\$1.81		-\$3,815.17

DMP - DOMINO PIZZA ENTERPR FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
10-Jun-2022	Buy	30	\$63.0100	\$1,890.30	\$19.95	\$1.81	38713053	\$1,910.25
Sub Total					\$19.95	\$1.81		\$1,910.25

EVN - EVOLUTION MINING LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Aug-2021	Sell	-625	\$4.0100	-\$2,506.25	\$19.95	\$1.81	36482575	-\$2,486.30
Sub Total					\$19.95	\$1.81		-\$2,486.30

IFT - INFRATIL LIMITED. FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
04-Jan-2022	Buy	500	\$7.6900	\$3,845.00	\$19.95	\$1.81	37599401	\$3,864.95
Sub Total					\$19.95	\$1.81		\$3,864.95

JHX - JAMES HARDIE INDUST CDI 1:1 (CHESS DEPOSITARY INTERESTS 1:1)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
17-Jun-2022	Buy	75	\$29.4300	\$2,207.25	\$19.95	\$1.81	38770645	\$2,227.20
Sub Total					\$19.95	\$1.81		\$2,227.20

LTR - LIONTOWN RESOURCES FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
27-May-2022	Buy	1,000	\$1.3400	\$1,340.00	\$19.95	\$1.81	38616952	\$1,359.95
Sub Total					\$19.95	\$1.81		\$1,359.95

MAQ - MACQUARIE TELECOM GP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
19-May-2022	Buy	50	\$59.9900	\$2,999.50	\$19.95	\$1.81	38561405	\$3,019.45
Sub Total					\$19.95	\$1.81		\$3,019.45

MIN - MINERAL RESOURCES. FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
11-Aug-2021	Buy	100	\$57.6200	\$5,762.00	\$19.95	\$1.81	36497371	\$5,781.95
05-Jul-2021	Buy	100	\$55.9600	\$5,596.00	\$19.95	\$1.81	36228404	\$5,615.95
Sub Total					\$39.90	\$3.62		\$11,397.90

NHC - NEW HOPE CORPORATION FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
03-Jun-2022	Sell	-500	\$3.8800	-\$1,940.00	\$19.95	\$1.81	38658763	-\$1,920.05
13-Apr-2022	Buy	500	\$3.7400	\$1,870.00	\$19.95	\$1.81	38331268	\$1,889.95
15-Mar-2022	Sell	-1,000	\$2.8000	-\$2,800.00	\$19.95	\$1.81	38118417	-\$2,780.05
10-Mar-2022	Sell	-1,000	\$2.8400	-\$2,840.00	\$19.95	\$1.81	38093064	-\$2,820.05
09-Dec-2021	Buy	500	\$2.1200	\$1,060.00	\$19.95	\$1.81	37479645	\$1,079.95
30-Nov-2021	Buy	1,500	\$2.0600	\$3,090.00	\$19.95	\$1.81	37407809	\$3,109.95
09-Sep-2021	Sell	-1,500	\$2.2300	-\$3,345.00	\$19.95	\$1.81	36755724	-\$3,325.05
07-Sep-2021	Buy	1,500	\$2.2900	\$3,435.00	\$19.95	\$1.81	36733545	\$3,454.95
Sub Total					\$159.60	\$14.48		-\$1,310.40

OCL - OBJECTIVE CORP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
25-May-2022	Sell	-150	\$15.3000	-\$2,295.00	\$19.95	\$1.81	38603333	-\$2,275.05
10-May-2022	Buy	150	\$14.1300	\$2,119.50	\$19.95	\$1.81	38500871	\$2,139.45
Sub Total					\$39.90	\$3.62		-\$135.60

PMGOLD - GOLD CORPORATION PMGOLD (PERTH MINT GOLD)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
29-Sep-2021	Sell	-150	\$24.0000	-\$3,600.00	\$19.95	\$1.81	36917389	-\$3,580.05
Sub Total					\$19.95	\$1.81		-\$3,580.05

PNI - PINNACLE INVESTMENT FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
18-Feb-2022	Sell	-250	\$10.5314	-\$2,632.85	\$19.95	\$1.81	37938413	-\$2,612.90
08-Feb-2022	Buy	250	\$11.0900	\$2,772.50	\$19.95	\$1.81	37860895	\$2,792.45
Sub Total					\$39.90	\$3.62		\$179.55

REA - REA GROUP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-May-2022	Sell	-25	\$110.9000	-\$2,772.50	\$19.95	\$1.81	38606958	-\$2,752.55
11-May-2022	Buy	50	\$113.8700	\$5,693.50	\$19.95	\$1.81	38506691	\$5,713.45
Sub Total					\$39.90	\$3.62		\$2,960.90

RMD - RESMED INC CDI 10:1 (CDI 10:1 FOREIGN EXEMPT NYSE)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
01-Jun-2022	Sell	-100	\$28.5900	-\$2,859.00	\$19.95	\$1.81	38639745	-\$2,839.05
11-May-2022	Buy	100	\$28.1500	\$2,815.00	\$19.95	\$1.81	38508066	\$2,834.95
Sub Total					\$39.90	\$3.62		-\$4.10

SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
21-Feb-2022	Buy	100	\$36.0400	\$3,604.00	\$19.95	\$1.81	37952967	\$3,623.95
Sub Total					\$19.95	\$1.81		\$3,623.95

SYD - SYD AIRPORT STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
08-Nov-2021	Sell	-1,000	\$8.4600	-\$8,460.00	\$19.95	\$1.81	37228086	-\$8,440.05
Sub Total					\$19.95	\$1.81		-\$8,440.05

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
24-Feb-2022	Sell	-300	\$23.3000	-\$6,990.00	\$19.95	\$1.81	37984061	-\$6,970.05
14-Feb-2022	Buy	100	\$23.3400	\$2,334.00	\$19.95	\$1.81	37893744	\$2,353.95

WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
15-Nov-2021	Buy	200	\$22.7900	\$4,558.00	\$19.95	\$1.81	37276670	\$4,577.95
Sub Total					\$59.85	\$5.43		-\$38.15

WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
01-Jun-2022	Sell	-45	\$29.8400	-\$1,342.80	\$19.95	\$1.81	38647046	-\$1,322.85
25-May-2022	Sell	-100	\$29.1800	-\$2,918.00	\$19.95	\$1.81	38603358	-\$2,898.05
Sub Total					\$39.90	\$3.62		-\$4,220.90

WPL - WOODSIDE PETROLEUM FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
19-May-2022	Buy	100	\$29.9900	\$2,999.00	\$19.95	\$1.81	38561590	\$3,018.95
31-Mar-2022	Sell	-200	\$32.1400	-\$6,428.00	\$19.95	\$1.81	38241484	-\$6,408.05
07-Mar-2022	Sell	-100	\$34.1400	-\$3,414.00	\$19.95	\$1.81	38063630	-\$3,394.05
20-Jan-2022	Buy	100	\$25.3000	\$2,530.00	\$19.95	\$1.81	37712144	\$2,549.95
29-Nov-2021	Buy	200	\$21.4900	\$4,298.00	\$19.95	\$1.81	37398718	\$4,317.95
29-Sep-2021	Sell	-100	\$23.6000	-\$2,360.00	\$19.95	\$1.81	36916822	-\$2,340.05
15-Sep-2021	Buy	100	\$20.5300	\$2,053.00	\$19.95	\$1.81	36798952	\$2,072.95
Sub Total					\$139.65	\$12.67		-\$182.35

WPR - WAYPOINT REIT STAPLED (FULLY PAID ORDINARY/UNITS STAPLED SECURITIES)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
26-Oct-2021	Buy	1,500	\$2.8300	\$4,245.00	\$19.95	\$1.81	37121500	\$4,264.95
Sub Total					\$19.95	\$1.81		\$4,264.95

WPRDA - WAYPOINT REIT STAPLED D (FPO/UNITS STAPLED SECURITIES DEFERRED SETTLEMENT)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
16-Nov-2021	Sell	-1,408	\$2.6350	-\$3,710.08	\$19.95	\$1.81	37287788	-\$3,690.13
Sub Total					\$19.95	\$1.81		-\$3,690.13

The transaction summary is only able to display information available to us. Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Automatic Group Registrars (<https://www.automicgroup.com.au/>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

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INTEREST & ESTIMATED DIVIDEND SUMMARY

1 JULY 2021 - 30 JUNE 2022

SHARES - 6186242 - HIN 63372056

PRAGNYA PTY LTD <PRAGNYA SUPER FUND A/C>

Estimated Dividend Summary

ANN - ANSELL LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Feb-2022	09-Mar-2022	Interim	\$0.3367	300	\$101.01	\$0.00	\$101.01	\$0.00
Sub Total					\$101.01	\$0.00	\$101.01	\$0.00

AWC - ALUMINA LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
25-Feb-2022	17-Mar-2022	Final	\$0.0390	1,000	\$0.00	\$39.00	\$39.00	\$16.71
Sub Total					\$0.00	\$39.00	\$39.00	\$16.71

BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Feb-2022	28-Mar-2022	Interim	\$2.0806	200	\$0.00	\$416.11	\$416.11	\$178.33
02-Sep-2021	21-Sep-2021	Final	\$2.7153	200	\$0.00	\$543.05	\$543.05	\$232.74
Sub Total					\$0.00	\$959.16	\$959.16	\$411.07

BKW - BRICKWORKS LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
11-Apr-2022	03-May-2022	Interim	\$0.2200	100	\$0.00	\$22.00	\$22.00	\$9.43
Sub Total					\$0.00	\$22.00	\$22.00	\$9.43

COH - COCHLEAR LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Mar-2022	21-Apr-2022	Interim	\$1.5500	25	\$38.75	\$0.00	\$38.75	\$0.00
Sub Total					\$38.75	\$0.00	\$38.75	\$0.00

CSL - CSL LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Mar-2022	06-Apr-2022	Interim	\$1.4229	190	\$270.35	\$0.00	\$270.35	\$0.00
02-Sep-2021	30-Sep-2021	Final	\$1.5897	125	\$178.83	\$19.88	\$198.71	\$8.52
Sub Total					\$449.18	\$19.88	\$469.06	\$8.52

DDR - DICKER DATA LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
17-Aug-2021	01-Sep-2021	Interim	\$0.0900	300	\$0.00	\$27.00	\$27.00	\$11.57
Sub Total					\$0.00	\$27.00	\$27.00	\$11.57

IFT - INFRATIL LIMITED. FPO NZX (ORDINARY FULLY PAID FOREIGN EXEMPT NZX)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
31-May-2022	15-Jun-2022	Final	\$0.1084	2,000	\$216.74	\$0.00	\$216.74	\$0.00
03-Dec-2021	23-Dec-2021	Interim	\$0.0623	1,500	\$93.38	\$0.00	\$93.38	\$0.00
Sub Total					\$310.12	\$0.00	\$310.12	\$0.00

MIN - MINERAL RESOURCES. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
17-Aug-2021	07-Sep-2021	Final	\$1.7500	400	\$0.00	\$700.00	\$700.00	\$300.00
Sub Total					\$0.00	\$700.00	\$700.00	\$300.00

NHC - NEW HOPE CORPORATION FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
14-Apr-2022	04-May-2022	Interim	\$0.3000	500	\$0.00	\$150.00	\$150.00	\$64.29
Sub Total					\$0.00	\$150.00	\$150.00	\$64.29

SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2022	23-Mar-2022	Interim	\$0.4000	300	\$0.00	\$120.00	\$120.00	\$51.43
07-Sep-2021	22-Sep-2021	Final	\$0.5500	200	\$38.50	\$71.50	\$110.00	\$30.64
Sub Total					\$38.50	\$191.50	\$230.00	\$82.07

WPL - WOODSIDE PETROLEUM FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
24-Feb-2022	23-Mar-2022	Final	\$1.4616	300	\$0.00	\$438.47	\$438.47	\$187.92
Sub Total					\$0.00	\$438.47	\$438.47	\$187.92
TOTAL					\$937.56	\$2,547.01	\$3,484.57	\$1,091.58

Estimated Interest Received

There are no transactions on this account for the given period.

TOTAL**\$0.00**

Interest Income Summary

Account	Interest
CASH INVESTMENT ACCOUNT - 431980	\$2.22
TOTAL	\$2.22

NOTE:

The Total Fees and Charges amount shown in the Fees and Charges table in this statement does not include linked Cash Investment Account (CIA) or DIY Super Working account fees (as applicable). The Interest amount in the Interest and Estimated Dividends table in this statement shows the interest earned on funds held in your CIA or DIY Super Working account (as applicable). The Interest shown is net of any non-resident or TFN withholding tax (if applicable).

Please refer to your CIA or DIY Super Working account bank statements for full details of your account transactions, including fees, interest and amounts deducted for applicable taxes (if any).

(1) This is an estimate prepared by AUSIEX based upon units that you hold in accordance with our records. Your actual entitlement will be determined by whether or not a company's share registry shows you as owning shares at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by AUSIEX based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

(a) Units = Total registered units of security held on the Record Date of the dividend

(b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %

(c) Est. Franked Amount = Units X Dividend per security X Franked %

(d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)

(e) Est. Total Dividend = Units x Dividend per security

(2) If you have total franking credit amounts greater than \$5,000, in order to be eligible to claim the benefit of the franking credit, you must have held the security for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the holding period rule (also known as the 45 day rule) may apply to deny the franking credits attached to the dividend received in respect of the particular security. If that situation applies to you please speak to your tax adviser.

Please refer to your dividend statement provided by the Share Registry for any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

DISCLAIMER

This statement relates to Westpac Share Trading activities which are provided through Westpac Securities Limited ABN 39 087 924 221, AFSL 233723 (Westpac Securities) by Australian Investment Exchange Limited (AUSIEX) ABN 71 076 515 930, AFSL 241400, a Market Participant of ASX Limited and Cboe Australia Pty Ltd, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited.

Information contained in this statement is believed to be accurate at the time the statement is generated. Westpac Securities and its related entities do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. It does not constitute tax advice. Although we can give you information about your accounts, we are unable to give you tax advice. If you need more information to complete your tax return, please consult your accountant or tax adviser to obtain professional tax advice. You should retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for income tax purposes. If there are any errors in this statement, please contact us on 13 13 31 (within Australia) or +61 2 8241 0208 (outside Australia), Monday to Friday between 8am and 7pm (AEST).

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. The Unit Price in the Transaction Summary is the average price paid for each unit of stock as detailed in your contract note.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future.
Final dividend	A dividend paid during a year representing a return based on the previous twelve months' financial performance.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits.
Total subscriptions	Total subscriptions can include, but are not limited to: Westpac IRESS ViewPoint fees, Morningstar research subscription fees and trading alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees (added as brokerage), rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

78000 - Stapled Securities

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
WPR.AX1	Waypoint Reit	0.000000				0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000				

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
St George Account 459094291		91,756.50		88,749.68		(107,962.39)			72,543.79	72,543.79
St George Account 496528131				134,458.64		(110,153.63)			24,305.01	24,305.01
Westpac Cash Investment Account 43-1980		10.00		259,210.10		(259,210.04)			10.06	10.06
Westpac DIY Super Working Account 431024		10.00		66,615.51		(66,615.51)			10.00	10.00
		91,776.50		549,033.93		(543,941.57)			96,868.86	96,868.86
Other Assets										
SHSAPRAG001KITCHLAM - 8/22 Hornsey Road, Homebush West - New Kitchen			1.00	11,100.00				1.00	11,100.00	11,097.00
				11,100.00					11,100.00	11,097.00
Real Estate Properties (Australian - Residential)										
PRAGS001_8/22HORNSEY - 8/22 Hornsey Road, Homebush West	1.00	527,364.40		400.00				1.00	527,764.40	540,000.00
		527,364.40		400.00					527,764.40	540,000.00
Shares in Listed Companies (Australian)										
AWC.AX - Alumina Limited			1,000.00	1,989.95	(1,000.00)	(1,989.95)	(347.40)		0.00	
ANN.AX - Ansell Limited			600.00	16,673.63	(200.00)	(6,231.95)	(1,281.90)	400.00	10,441.68	8,896.00

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
AIA.AX - Auckland International Airport Limited - Ordinary Fully Paid	500.00	3,394.95	750.00	5,037.40				1,250.00	8,432.35	8,100.00
ABB.AX - Aussie Broadband Limited	1,000.00	2,529.95	500.00	2,248.20	(1,500.00)	(4,778.14)	2,116.95		0.01	
BHP.AX - BHP Group Limited	100.00	2,716.95	150.00	7,271.40				250.00	9,988.35	10,312.50
BKW.AX - Brickworks Limited			300.00	5,913.37				300.00	5,913.37	5,562.00
COH.AX - Cochlear Limited			25.00	4,644.95				25.00	4,644.95	4,967.50
CSL.AX - CSL Limited	125.00	24,134.35	65.00	17,020.06				190.00	41,154.41	51,121.40
DDR.AX - Dicker Data Limited	300.00	3,019.95			(300.00)	(3,019.95)	795.22		0.00	
DMP.AX - Domino's Pizza Enterprises Limited			30.00	1,910.25				30.00	1,910.25	2,040.00
EVN.AX - Evolution Mining Limited	625.00	2,944.95			(625.00)	(2,944.95)	(458.65)		0.00	
PMGOLD.AX - Gold Corporation	150.00	3,717.45			(150.00)	(3,717.45)	(137.40)		0.00	
IFT.AX - Infratil Limited.	1,500.00	8,109.90	500.00	3,864.95				2,000.00	11,974.85	14,100.00
JHX.AX - James Hardie Industries Plc			75.00	2,227.20				75.00	2,227.20	2,382.75

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
LTR.AX - Liantown Resources Limited			1,000.00	1,359.95				1,000.00	1,359.95	1,055.00
MAQ.AX - Macquarie Telecom Group Limited - Ordinary Fully Paid			50.00	3,019.45				50.00	3,019.45	3,027.00
MIN.AX - Mineral Resources Limited	200.00	5,001.93	200.00	11,397.90				400.00	16,399.83	19,308.00
NHC.AXW - New Hope Corporation Limited			4,000.00	9,534.80	(4,000.00)	(9,534.80)	1,310.40		0.00	
OCL.AX - Objective Corporation Limited			150.00	2,139.45	(150.00)	(2,139.45)	135.60		0.00	
PNI.AX - Pinnacle Investment Management Group Limited			250.00	2,792.45	(250.00)	(2,792.45)	(179.55)		0.00	
REA.AX - REA Group Ltd			50.00	5,713.45	(25.00)	(2,856.73)	(104.18)	25.00	2,856.72	2,795.75
RMD.AX - Resmed Inc			100.00	2,834.95	(100.00)	(2,834.95)	4.10		0.00	
SHL.AX - Sonic Healthcare Limited	200.00	5,397.44	100.00	3,623.95				300.00	9,021.39	9,903.00
WBC.AX - Westpac Banking Corporation			300.00	6,931.90	(300.00)	(6,931.90)	38.15		0.00	
WDS.AX - Woodside Energy Group Ltd			145.00	4,358.15	(145.00)	(4,358.15)	(137.25)		0.00	
WPL.AX - Woodside Petroleum Ltd			500.00	11,959.80	(500.00)	(11,959.80)	3,201.30		0.00	

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		60,967.82		134,467.56		(66,090.62)	4,955.39		129,344.76	143,570.90
Stapled Securities										
WPR.AX1 - Waypoint Reit			1,500.00	4,264.95	(1,500.00)	(4,264.95)	(319.82)		0.00	
				4,264.95		(4,264.95)	(319.82)		0.00	
Units in Listed Unit Trusts (Australian)										
SYD.AX1 - Sydney Airport	4,000.00	16,731.94			(4,000.00)	(16,731.93)	17,958.12		0.01	
		16,731.94				(16,731.93)	17,958.12		0.01	
		696,840.66		699,266.44		(631,029.07)	22,593.69		765,078.03	791,536.76

78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SYD.AX1	Sydney Airport	0.000000		4000.000000	\$23,160.00	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		4000.000000	\$23,160.00	

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
St George Account 459094291		91,756.50		88,749.68		(107,962.39)			72,543.79	72,543.79
St George Account 496528131				134,458.64		(110,153.63)			24,305.01	24,305.01
Westpac Cash Investment Account 43-1980		10.00		259,210.10		(259,210.04)			10.06	10.06
Westpac DIY Super Working Account 431024		10.00		66,615.51		(66,615.51)			10.00	10.00
		91,776.50		549,033.93		(543,941.57)			96,868.86	96,868.86
Other Assets										
SHSAPRAG001KITCHLAM - 8/22 Hornsey Road, Homebush West - New Kitchen			1.00	11,100.00				1.00	11,100.00	11,097.00
				11,100.00					11,100.00	11,097.00
Real Estate Properties (Australian - Residential)										
PRAGS001_8/22HORNSEY - 8/22 Hornsey Road, Homebush West	1.00	527,364.40		400.00				1.00	527,764.40	540,000.00
		527,364.40		400.00					527,764.40	540,000.00
Shares in Listed Companies (Australian)										
AWC.AX - Alumina Limited			1,000.00	1,989.95	(1,000.00)	(1,989.95)	(347.40)		0.00	
ANN.AX - Ansell Limited			600.00	16,673.63	(200.00)	(6,231.95)	(1,281.90)	400.00	10,441.68	8,896.00

Pragnya Superannuation Fund

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
AIA.AX - Auckland International Airport Limited - Ordinary Fully Paid	500.00	3,394.95	750.00	5,037.40				1,250.00	8,432.35	8,100.00
ABB.AX - Aussie Broadband Limited	1,000.00	2,529.95	500.00	2,248.20	(1,500.00)	(4,778.14)	2,116.95		0.01	
BHP.AX - BHP Group Limited	100.00	2,716.95	150.00	7,271.40				250.00	9,988.35	10,312.50
BKW.AX - Brickworks Limited			300.00	5,913.37				300.00	5,913.37	5,562.00
COH.AX - Cochlear Limited			25.00	4,644.95				25.00	4,644.95	4,967.50
CSL.AX - CSL Limited	125.00	24,134.35	65.00	17,020.06				190.00	41,154.41	51,121.40
DDR.AX - Dicker Data Limited	300.00	3,019.95			(300.00)	(3,019.95)	795.22		0.00	
DMP.AX - Domino's Pizza Enterprises Limited			30.00	1,910.25				30.00	1,910.25	2,040.00
EVN.AX - Evolution Mining Limited	625.00	2,944.95			(625.00)	(2,944.95)	(458.65)		0.00	
PMGOLD.AX - Gold Corporation	150.00	3,717.45			(150.00)	(3,717.45)	(137.40)		0.00	
IFT.AX - Infratil Limited.	1,500.00	8,109.90	500.00	3,864.95				2,000.00	11,974.85	14,100.00
JHX.AX - James Hardie Industries Plc			75.00	2,227.20				75.00	2,227.20	2,382.75

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
LTR.AX - Liantown Resources Limited			1,000.00	1,359.95				1,000.00	1,359.95	1,055.00
MAQ.AX - Macquarie Telecom Group Limited - Ordinary Fully Paid			50.00	3,019.45				50.00	3,019.45	3,027.00
MIN.AX - Mineral Resources Limited	200.00	5,001.93	200.00	11,397.90				400.00	16,399.83	19,308.00
NHC.AXW - New Hope Corporation Limited			4,000.00	9,534.80	(4,000.00)	(9,534.80)	1,310.40		0.00	
OCL.AX - Objective Corporation Limited			150.00	2,139.45	(150.00)	(2,139.45)	135.60		0.00	
PNI.AX - Pinnacle Investment Management Group Limited			250.00	2,792.45	(250.00)	(2,792.45)	(179.55)		0.00	
REA.AX - REA Group Ltd			50.00	5,713.45	(25.00)	(2,856.73)	(104.18)	25.00	2,856.72	2,795.75
RMD.AX - Resmed Inc			100.00	2,834.95	(100.00)	(2,834.95)	4.10		0.00	
SHL.AX - Sonic Healthcare Limited	200.00	5,397.44	100.00	3,623.95				300.00	9,021.39	9,903.00
WBC.AX - Westpac Banking Corporation			300.00	6,931.90	(300.00)	(6,931.90)	38.15		0.00	
WDS.AX - Woodside Energy Group Ltd			145.00	4,358.15	(145.00)	(4,358.15)	(137.25)		0.00	
WPL.AX - Woodside Petroleum Ltd			500.00	11,959.80	(500.00)	(11,959.80)	3,201.30		0.00	

Pragnya Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
		60,967.82		134,467.56		(66,090.62)	4,955.39		129,344.76	143,570.90
Stapled Securities										
WPR.AX1 - Waypoint Reit			1,500.00	4,264.95	(1,500.00)	(4,264.95)	(319.82)		0.00	
				4,264.95		(4,264.95)	(319.82)		0.00	
Units in Listed Unit Trusts (Australian)										
SYD.AX1 - Sydney Airport	4,000.00	16,731.94			(4,000.00)	(16,731.93)	17,958.12		0.01	
		16,731.94				(16,731.93)	17,958.12		0.01	
		696,840.66		699,266.44		(631,029.07)	22,593.69		765,078.03	791,536.76

80629 - St George Home Loan

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00001	St George Home Loan S211 0848319 01	(\$107,978.25)	(\$113,426.62)	(4.8)%
00002	St George Home Loan S211 084319 00	(\$71,075.79)	(\$82,040.62)	(13.37)%
TOTAL		CY Balance	LY Balance	
		(\$179,054.04)	(\$195,467.24)	

Supporting Documents

- General Ledger [Report](#)
- SGB Fixed ResidentialLoan-S211084831901-23Apr2022.pdf [00001](#)
- SGB Fixed ResidentialLoan-S211084831901-23Oct2021.pdf [00001](#)
- SGB ResidentialLoan-S211084831901-30Jun2022.pdf [00001](#)
- SGB Variable ResidentialLoan-S211084831900-23Oct2021.pdf [00002](#)
- SGB Variable ResidentialLoan-S211084831900-23Apr2022.pdf [00002](#)
- SGB Variable ResidentialLoan-S211084831900-30Jun2022.pdf [00002](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
St George Home Loan (80629)					
<u>St George Home Loan S211 0848319 01 (00001)</u>					
01/07/2021	Opening Balance				113,426.62 CR
23/07/2021	LOAN REPAYMENT S.211.0848319.01		905.00		112,521.62 CR
23/08/2021	LOAN REPAYMENT S.211.0848319.01		905.00		111,616.62 CR
23/09/2021	LOAN REPAYMENT S.211.0848319.01		905.00		110,711.62 CR
23/10/2021	LOAN REPAYMENT S.211.0848319.01		905.00		109,806.62 CR
23/11/2021	LOAN REPAYMENT S.211.0848319.01		874.00		108,932.62 CR
23/12/2021	LOAN REPAYMENT S.211.0848319.01		874.00		108,058.62 CR
24/01/2022	LOAN REPAYMENT S.211.0848319.01 EFFECTIVE DATE 23JAN		874.00		107,184.62 CR
23/02/2022	LOAN REPAYMENT S.211.0848319.01		874.00		106,310.62 CR
23/03/2022	LOAN REPAYMENT S.211.0848319.01		874.00		105,436.62 CR
23/04/2022	LOAN REPAYMENT S.211.0848319.01		874.00		104,562.62 CR
23/05/2022	LOAN REPAYMENT S.211.0848319.01		874.00		103,688.62 CR
23/06/2022	LOAN REPAYMENT S.211.0848319.01		874.00		102,814.62 CR
30/06/2022	Loan interest and fees			5,163.63	107,978.25 CR
			10,612.00	5,163.63	107,978.25 CR
<u>St George Home Loan S211 084319 00 (00002)</u>					
01/07/2021	Opening Balance				82,040.62 CR
23/07/2021	LOAN REPAYMENT .211.0848319.00		598.00		81,442.62 CR
23/08/2021	LOAN REPAYMENT S.211.0848319.00		598.00		80,844.62 CR
23/09/2021	LOAN REPAYMENT S.211.0848319.00		598.00		80,246.62 CR
23/10/2021	LOAN REPAYMENT S.211.0848319.00		598.00		79,648.62 CR
23/11/2021	LOAN REPAYMENT S.211.0848319.00		594.00		79,054.62 CR
23/12/2021	LOAN REPAYMENT S.211.0848319.00		594.00		78,460.62 CR
12/01/2022	INTERNET WITHDRAWAL 12JAN 10:30 TO S211084831900		101.44		78,359.18 CR
24/01/2022	LOAN REPAYMENT S.211.0848319.00 EFFECTIVE DATE 23JAN		594.00		77,765.18 CR
23/02/2022	LOAN REPAYMENT S.211.0848319.00		594.00		77,171.18 CR
23/03/2022	LOAN REPAYMENT S.211.0848319.00		594.00		76,577.18 CR
23/04/2022	LOAN REPAYMENT S.211.0848319.00		594.00		75,983.18 CR
10/05/2022	Internet pmt		3,831.90		72,151.28 CR
23/05/2022	LOAN REPAYMENT S.211.0848319.00		594.00		71,557.28 CR
23/06/2022	LOAN REPAYMENT S.211.0848319.00		594.00		70,963.28 CR
30/06/2022	Loan interest and fees			112.51	71,075.79 CR
			11,077.34	112.51	71,075.79 CR

Total Debits: 21,689.34

Total Credits: 5,276.14

Statement of Account

HOME LOAN

St. George Bank
 A Division of
 Westpac Banking Corporation
 ABN 33 007 457 141
 AFSL and Australian credit licence 233714

Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0848319 01

BSB/Acct ID No. 112-911 084831901

Statement Start Date 24/10/2021

Statement End Date 23/04/2022

Page 1 of 3

Loan Account

PRAGNYA PTY LTD ACN 163256219 ATF PRAGNYA SUPERANNUATION FUND ABN

Account Summary as at 23 Apr 2022



Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
112,153.81	+	\$2,118.62	+	48.00	-	5,244.00	=	109,076.43
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$21,236.71		23yrs 06mths		16yrs 05mths		\$1,130.23		5.870%

Repayment Details as at 23 Apr 2022

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$874.00	due on the 23rd	459 094 291
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 23 APR 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,236.71.



Bill Code: 808220
Ref: 112911084831901

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0848319 01

BSB/Acct ID No. 112-911 084831901

Statement Start Date 24/10/2021

Statement End Date 23/04/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Oct 2021	Opening Balance Interest Rate 6.090% PA			112,153.81
25 Oct 2021	INTEREST RATE CHANGE TO 5.87% PA			112,153.81
22 Nov 2021	INTEREST	438.88		112,592.69
22 Nov 2021	LOAN ACCOUNT FEE	8.00		112,600.69
23 Nov 2021	REPAYMT A/C TFR		874.00	111,726.69
22 Dec 2021	INTEREST	343.05		112,069.74
22 Dec 2021	LOAN ACCOUNT FEE	8.00		112,077.74
23 Dec 2021	REPAYMT A/C TFR		874.00	111,203.74
22 Jan 2022	INTEREST	339.80		111,543.54
22 Jan 2022	LOAN ACCOUNT FEE	8.00		111,551.54
23 Jan 2022	REPAYMT A/C TFR		874.00	110,677.54
22 Feb 2022	INTEREST	404.29		111,081.83
22 Feb 2022	LOAN ACCOUNT FEE	8.00		111,089.83
23 Feb 2022	REPAYMT A/C TFR		874.00	110,215.83
22 Mar 2022	INTEREST	336.09		110,551.92
22 Mar 2022	LOAN ACCOUNT FEE	8.00		110,559.92
23 Mar 2022	REPAYMT A/C TFR		874.00	109,685.92
22 Apr 2022	INTEREST	256.51		109,942.43
22 Apr 2022	LOAN ACCOUNT FEE	8.00		109,950.43
23 Apr 2022	REPAYMT A/C TFR		874.00	109,076.43
23 Apr 2022	Closing Balance			109,076.43

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at stgeorge.com.au/personal/home-loans or by calling 13 33 30.

HOME LOAN

St. George Bank
A Division of
Westpac Banking Corporation
ABN 33 007 457 141
AFSL and Australian credit licence 233714

Loan Acct Number S211 0848319 01

BSB/Acct ID No. 112-911 084831901

Statement Start Date 24/10/2021

Statement End Date 23/04/2022

Page 3 of 3

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

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Statement of Account

HOME LOAN

St. George Bank
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Customer Enquiries 13 33 30
 (8am to 8pm (EST), Mon-Sat)

Loan Acct Number S211 0848319 01

BSB/Acct ID No. 112-911 084831901

Statement Start Date 01/07/2021

Statement End Date 23/10/2021

Page 1 of 2

Loan Account

PRAGNYA PTY LTD ACN 163256219 ATF PRAGNYA SUPERANNUATION FUND ABN

Account Summary as at 23 Oct 2021

Opening Balance		Interest Charge for the Period		Total Debits excluding Interest		Total Credits		Closing Balance
113,426.62	+	\$2,299.19	+	48.00	-	3,620.00	=	112,153.81
Payments in Advance		Contract Term Remaining		Forecasted Term		Interest Offset Benefit for Statement Period		Annual Percentage Rate
\$21,236.71		24yrs 00mths		16yrs 09mths		\$0.00		6.090%

Repayment Details as at 23 Oct 2021

Monthly Repayment	Monthly Repayment Due Date	Repayment Account
\$905.00	due on the 23rd	459 094 291
Additional Monthly Repayment	Repayment Frequency	Repayment Frequency Amount
\$0.00	Monthly	\$0.00

AS AT 23 OCT 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,236.71.



Bill Code: 808220
Ref: 112911084831901

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0848319 01


BSB/Acct ID No. 112-911 084831901

Statement Start Date 01/07/2021

Statement End Date 23/10/2021

Page 2 of 2

Phone Banking Plus

 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance Interest Rate 6.090% PA			113,426.62
22 Jul 2021	INTEREST	567.75		113,994.37
22 Jul 2021	ADMIN FEE	12.00		114,006.37
23 Jul 2021	REPAYMT A/C TFR		905.00	113,101.37
22 Aug 2021	INTEREST	585.00		113,686.37
22 Aug 2021	ADMIN FEE	12.00		113,698.37
23 Aug 2021	REPAYMT A/C TFR		905.00	112,793.37
22 Sep 2021	INTEREST	583.40		113,376.77
22 Sep 2021	ADMIN FEE	12.00		113,388.77
23 Sep 2021	REPAYMT A/C TFR		905.00	112,483.77
22 Oct 2021	INTEREST	563.04		113,046.81
22 Oct 2021	ADMIN FEE	12.00		113,058.81
23 Oct 2021	REPAYMT A/C TFR		905.00	112,153.81
23 Oct 2021	Closing Balance			112,153.81

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Loan Acct Number S211 0848319 01

BSB/Acct ID No. 112-911 084831901

Statement Start Date 24/04/2022


Statement End Date 30/06/2022

Page 1 of 2

Loan Account

PRAGNYA PTY LTD ACN 163256219 ATF PRAGNYA SUPERANNUATION FUND ABN

Account Summary as at 30 Jun 2022

	Opening Balance 109,076.43	+	Interest Charge for the Period \$633.82	+	Total Debits excluding Interest 16.00	-	Total Credits 1,748.00	=	Closing Balance 107,978.25
	Payments in Advance \$21,236.71		Contract Term Remaining 23yrs 04mths		Forecasted Term 17yrs 08mths		Interest Offset Benefit for Statement Period \$463.86		Annual Percentage Rate 6.620%

Repayment Details as at 30 Jun 2022

Monthly Repayment \$874.00	Monthly Repayment Due Date due on the 23rd	Repayment Account 459 094 291
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$21,236.71.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$5,051.63.



Bill Code: 808220
Ref: 112911084831901

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0848319 01

BSB/Acct ID No. 112-911 084831901

Statement Start Date 24/04/2022

Statement End Date 30/06/2022

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Apr 2022	Opening Balance Interest Rate 5.870% PA			109,076.43
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			109,076.43
22 May 2022	INTEREST	289.68		109,366.11
22 May 2022	LOAN ACCOUNT FEE	8.00		109,374.11
23 May 2022	REPAYMT A/C TFR		874.00	108,500.11
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			108,500.11
22 Jun 2022	INTEREST	344.14		108,844.25
22 Jun 2022	LOAN ACCOUNT FEE	8.00		108,852.25
23 Jun 2022	REPAYMT A/C TFR		874.00	107,978.25
30 Jun 2022	Closing Balance			107,978.25

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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HOME LOAN

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Loan Acct Number S211 0848319 00

BSB/Acct ID No. 112-911 084831900

Statement Start Date 01/07/2021


Statement End Date 23/10/2021

Page 1 of 2

Loan Account

PRAGNYA PTY LTD ACN 163 256 219 ATF PRAGNYA SUPERANNUATION FUND

Account Summary as at 23 Oct 2021

	Opening Balance 82,040.62	+	Interest Charge for the Period \$0.51	+	Total Debits excluding Interest 48.00	-	Total Credits 2,392.00	=	Closing Balance 79,697.13
	Payments in Advance \$3,073.10		Contract Term Remaining 24yrs 00mths		Forecasted Term 18yrs 09mths		Interest Offset Benefit for Statement Period \$1,591.91		Annual Percentage Rate 5.870%

Repayment Details as at 23 Oct 2021

Monthly Repayment \$598.00	Monthly Repayment Due Date due on the 23rd	Repayment Account 459 094 291
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 OCT 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$3,073.10.



Bill Code: 808220
Ref: 112911084831900

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S211 0848319 00

BSB/Acct ID No. 112-911 084831900

Statement Start Date 01/07/2021

Statement End Date 23/10/2021

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	Opening Balance Interest Rate 5.870% PA			82,040.62
22 Jul 2021	INTEREST	0.51		82,041.13
22 Jul 2021	ADMIN FEE	12.00		82,053.13
23 Jul 2021	REPAYMT A/C TFR		598.00	81,455.13
22 Aug 2021	ADMIN FEE	12.00		81,467.13
23 Aug 2021	REPAYMT A/C TFR		598.00	80,869.13
22 Sep 2021	ADMIN FEE	12.00		80,881.13
23 Sep 2021	REPAYMT A/C TFR		598.00	80,283.13
22 Oct 2021	ADMIN FEE	12.00		80,295.13
23 Oct 2021	REPAYMT A/C TFR		598.00	79,697.13
23 Oct 2021	Closing Balance			79,697.13

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Statement of Account

HOME LOAN

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Loan Acct Number S211 0848319 00

BSB/Acct ID No. 112-911 084831900

Statement Start Date 24/10/2021


Statement End Date 23/04/2022

Page 1 of 3

Loan Account

PRAGNYA PTY LTD ACN 163 256 219 ATF PRAGNYA SUPERANNUATION FUND

Account Summary as at 23 Apr 2022

	Opening Balance 79,697.13	+	Interest Charge for the Period \$0.00	+	Total Debits excluding Interest 48.00	-	Total Credits 3,665.44	=	Closing Balance 76,079.69
	Payments in Advance \$3,174.54		Contract Term Remaining 23yrs 06mths		Forecasted Term 17yrs 03mths		Interest Offset Benefit for Statement Period \$2,288.47		Annual Percentage Rate 5.870%

Repayment Details as at 23 Apr 2022

Monthly Repayment \$594.00	Monthly Repayment Due Date due on the 23rd	Repayment Account 459 094 291
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 23 APR 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$3,174.54.



Billor Code: 808220
Ref: 112911084831900

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Loan Acct Number S211 0848319 00

BSB/Acct ID No. 112-911 084831900

Statement Start Date 24/10/2021

Statement End Date 23/04/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Oct 2021	Opening Balance Interest Rate 5.870% PA			79,697.13
22 Nov 2021	LOAN ACCOUNT FEE	8.00		79,705.13
23 Nov 2021	REPAYMT A/C TFR		594.00	79,111.13
22 Dec 2021	LOAN ACCOUNT FEE	8.00		79,119.13
23 Dec 2021	REPAYMT A/C TFR		594.00	78,525.13
12 Jan 2022	INTERNET PMT		101.44	78,423.69
22 Jan 2022	LOAN ACCOUNT FEE	8.00		78,431.69
23 Jan 2022	REPAYMT A/C TFR		594.00	77,837.69
22 Feb 2022	LOAN ACCOUNT FEE	8.00		77,845.69
23 Feb 2022	REPAYMT A/C TFR		594.00	77,251.69
22 Mar 2022	LOAN ACCOUNT FEE	8.00		77,259.69
23 Mar 2022	REPAYMT A/C TFR		594.00	76,665.69
22 Apr 2022	LOAN ACCOUNT FEE	8.00		76,673.69
23 Apr 2022	REPAYMT A/C TFR		594.00	76,079.69
23 Apr 2022	Closing Balance			76,079.69

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at stgeorge.com.au/personal/home-loans or by calling 13 33 30.

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Statement End Date 23/04/2022

Page 3 of 3

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Loan Acct Number S211 0848319 00

BSB/Acct ID No. 112-911 084831900

Statement Start Date 24/04/2022

Statement End Date 30/06/2022

Page 1 of 2

Loan Account

PRAGNYA PTY LTD ACN 163 256 219 ATF PRAGNYA SUPERANNUATION FUND

Account Summary as at 30 Jun 2022



Opening Balance 76,079.69	+	Interest Charge for the Period \$0.00	+	Total Debits excluding Interest 16.00	-	Total Credits 5,019.90	=	Closing Balance 71,075.79
Payments in Advance \$7,006.44		Contract Term Remaining 23yrs 04mths		Forecasted Term 16yrs 10mths		Interest Offset Benefit for Statement Period \$736.47		Annual Percentage Rate 6.620%

Repayment Details as at 30 Jun 2022

Monthly Repayment \$594.00	Monthly Repayment Due Date due on the 23rd	Repayment Account 459 094 291
Additional Monthly Repayment \$0.00	Repayment Frequency Monthly	Repayment Frequency Amount \$0.00

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$7,006.44.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$0.51.



Bill Code: 808220
Ref: 112911084831900

Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).

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Loan Acct Number S211 0848319 00

BSB/Acct ID No. 112-911 084831900

Statement Start Date 24/04/2022

Statement End Date 30/06/2022

Page 2 of 2

Phone Banking Plus

☎ 13 33 22

Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
24 Apr 2022	Opening Balance Interest Rate 5.870% PA			76,079.69
10 May 2022	INTERNET PMT		3,831.90	72,247.79
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			72,247.79
22 May 2022	LOAN ACCOUNT FEE	8.00		72,255.79
23 May 2022	REPAYMT A/C TFR		594.00	71,661.79
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			71,661.79
22 Jun 2022	LOAN ACCOUNT FEE	8.00		71,669.79
23 Jun 2022	REPAYMT A/C TFR		594.00	71,075.79
30 Jun 2022	Closing Balance			71,075.79

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85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$4,898.10)	(\$3,175.30)	54.26%
TOTAL		CY Balance	LY Balance	
		(\$4,898.10)	(\$3,175.30)	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- ATO Income Tax.pdf

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Pragnya Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	93,711.41
Less	
Realised Accounting Capital Gains	22,593.70
Non Taxable Contributions	17,000.00
Tax Adjustment - Capital Works Expenditure (D1)	3.00
	<u>39,596.70</u>
Add	
Decrease in MV of investments	895.36
SMSF non deductible expenses	16.00
Franking Credits	1,665.52
Foreign Credits	54.73
Net Capital Gains	16,503.00
	<u>19,134.61</u>
SMSF Annual Return Rounding	(2.32)
	<u>73,247.00</u>
Taxable Income or Loss	<u>73,247.00</u>
Income Tax on Taxable Income or Loss	10,987.05
Less	
Franking Credits	1,665.52
Foreign Credits	54.73
	<u>9,266.80</u>
CURRENT TAX OR REFUND	<u>9,266.80</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(7,544.00)
	<u>1,981.80</u>
AMOUNT DUE OR REFUNDABLE	<u>1,981.80</u>

* Distribution tax components review process has not been completed for the financial year.

Pragnya Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label D							
		77200/PRAGS001_8/22HO	Tax adjustment - D1	3.00			
			Total	3.00	0 %	3.00	0.00
Label A							
	30/06/2022	42010/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	0.51			
	30/06/2022	42010/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	5,051.63			
			Total	5,052.14	0.000 %	5,052.14	0.00
Label H							
	09/05/2022	30700	Auditor's Remuneration	550.00			
			Total	550.00	0.000 %	550.00	0.00
Label I							
	19/04/2022	42150/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	155.60			
	27/06/2022	42060/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	189.80			
	30/06/2022	41930/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	461.87			
	09/09/2021	41960/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	4.76			
	27/06/2022	42060/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	1,400.00			

Pragnya Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label I							
	26/11/2021	42100/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	519.90			
	03/02/2022	42150/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	153.89			
	31/01/2022	41960/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	338.00			
	27/06/2022	42100/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	894.75			
	18/11/2021	42150/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	162.64			
	27/06/2022	42110/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	45.00			
	25/10/2021	41960/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	338.00			
	14/07/2021	42150/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	314.42			
	30/05/2022	41960/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	338.00			
	02/02/2022	42150/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	153.89			
	02/02/2022	42150/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	(153.89)			
	30/06/2022	42110/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	24.50			
	14/01/2022	42100/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	894.75			
	04/04/2022	42100/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	894.75			
	20/01/2022	42110/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	79.00			
	08/09/2021	41960/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	663.24			
	30/06/2022	42060/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	130.00			
			Total	8,002.87	0.000 %	8,002.87	0.00

Label J

Pragnya Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
	30/06/2022	31500	Bank Charges	112.00			
	30/06/2022	31500	Bank Charges	112.00			
	30/06/2022	30100	Accountancy Fees	950.00			
	31/05/2022	31500	Bank Charges	0.07			
	13/09/2021	30800	ASIC Fees	3.00			
			Total	1,177.07	0.000 %	1,177.07	0.00
Label L							
	08/09/2021	38200	Fines	16.41			
			Total	16.41	0.000 %	0.00	16.41
				Total Segment Expenses		14,785.08	16.41
				Total Expenses *		14,785.08	16.41

* General expense percentage - 0.000 %

* Investment expense percentage - 0.000 %

Pragnya Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2021 - 30 June 2022			Net Capital Gains	16,502.57	0.00 %	0.00
Segment - 01 July 2021 to 30 June 2022						
Label B						
	30/07/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	1,679.06		
	30/08/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	1,679.06		
	29/09/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	2,520.34		
	29/10/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	1,679.06		
	29/11/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	1,679.06		
	30/12/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	777.69		
	31/01/2022	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	1,276.50		
	30/06/2022	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West	616.37		
			Total	11,907.14	0.000 %	0.00
Label C						
	31/08/2021	25000/WBC431980	Westpac Cash Investment Account 43-	0.08		
	30/09/2021	25000/WBC431980	Westpac Cash Investment Account 43-	0.10		
	29/10/2021	25000/WBC431980	Westpac Cash Investment Account 43-	0.24		
	30/11/2021	25000/WBC431980	Westpac Cash Investment Account 43-	0.11		
	31/12/2021	25000/WBC431980	Westpac Cash Investment Account 43-	0.15		
	31/01/2022	25000/WBC431980	Westpac Cash Investment Account 43-	0.29		
	28/02/2022	25000/WBC431980	Westpac Cash Investment Account 43-	0.21		
	31/03/2022	25000/WBC431980	Westpac Cash Investment Account 43-	0.32		
	29/04/2022	25000/WBC431980	Westpac Cash Investment Account 43-	0.03		

Pragnya Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	31/05/2022	25000/WBC431980	Westpac Cash Investment Account 43-	0.63		
	30/06/2022	25000/WBC431980	Westpac Cash Investment Account 43-	0.06		
			Total	2.22	0.000 %	0.00
Label D1						
	23/12/2021	23900/IFT.AX	Infratil Limited.	109.86		
	15/06/2022	23900/IFT.AX	Infratil Limited.	254.99		
			Total	364.85	0.000 %	0.00
Label J						
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	38.50		
	30/09/2021	23900/CSL.AX	CSL Limited	178.84		
	09/03/2022	23900/ANN.AX	Ansell Limited	101.01		
	06/04/2022	23900/CSL.AX	CSL Limited	270.35		
	21/04/2022	23900/COH.AX	Cochlear Limited	38.75		
			Total	627.45	0.000 %	0.00
Label K						
	01/09/2021	23900/DDR.AX	Dicker Data Limited	27.00		
	07/09/2021	23900/MIN.AX	Mineral Resources Limited	700.00		
	21/09/2021	23900/BHP.AX	BHP Group Limited	543.05		
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	71.50		
	30/09/2021	23900/CSL.AX	CSL Limited	19.87		
	17/03/2022	23900/AWC.AX	Alumina Limited	39.00		
	23/03/2022	23900/SHL.AX	Sonic Healthcare Limited	120.00		

Pragnya Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	438.47		
	28/03/2022	23900/BHP.AX	BHP Group Limited	416.11		
	03/05/2022	23900/BKW.AX	Brickworks Limited	22.00		
	04/05/2022	23900/NHC.AXW	New Hope Corporation Limited	150.00		
	01/06/2022	23900/BHP.AX	BHP Group Limited	1,339.20		
			Total	3,886.20	0.000 %	0.00
Label L						
	01/09/2021	23900/DDR.AX	Dicker Data Limited	11.57		
	07/09/2021	23900/MIN.AX	Mineral Resources Limited	300.00		
	21/09/2021	23900/BHP.AX	BHP Group Limited	232.74		
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	30.64		
	30/09/2021	23900/CSL.AX	CSL Limited	8.52		
	17/03/2022	23900/AWC.AX	Alumina Limited	16.71		
	23/03/2022	23900/SHL.AX	Sonic Healthcare Limited	51.43		
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	187.92		
	28/03/2022	23900/BHP.AX	BHP Group Limited	178.33		
	03/05/2022	23900/BKW.AX	Brickworks Limited	9.43		
	04/05/2022	23900/NHC.AXW	New Hope Corporation Limited	64.29		
	01/06/2022	23900/BHP.AX	BHP Group Limited	573.94		
			Total	1,665.52	0.000 %	0.00
					Total Segment ECPI *	0.00

Pragnya Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
				SMSF Annual Return Rounding	0.00
				Total ECPI	0.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				16,502.57
Sub-Total				16,502.57
Ignore Cents				0.57
Total				16,502.00
B - Income - Gross rent and other leasing and hiring income				
	30/07/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	1,679.06
	30/08/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	1,679.06
	29/09/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	2,520.34
	29/10/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	1,679.06
	29/11/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	1,679.06
	30/12/2021	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	777.69
	31/01/2022	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	1,276.50
	30/06/2022	28000/PRAGS001_8/22HO	8/22 Hornsey Road, Homebush West RNSEY	616.37
Sub-Total				11,907.14
Ignore Cents				0.14
Total				11,907.00
C - Income - Gross interest				
	31/08/2021	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.08
	30/09/2021	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.10
	29/10/2021	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.24
	30/11/2021	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.11
	31/12/2021	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.15
	31/01/2022	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.29
	28/02/2022	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.21
	31/03/2022	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.32
	29/04/2022	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.03
	31/05/2022	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.63
	30/06/2022	25000/WBC431980	Westpac Cash Investment Account 43-1980	0.06
Sub-Total				2.22
Ignore Cents				0.22
Total				2.00
D1 - Income - Gross foreign income				
	23/12/2021	23900/IFT.AX	Infratil Limited.	109.86
	15/06/2022	23900/IFT.AX	Infratil Limited.	254.99

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
D1 - Income - Gross foreign income				
Sub-Total				364.85
Ignore Cents				0.85
Total				364.00
D - Income - Net foreign income				
	23/12/2021	23900/IFT.AX	Infratil Limited.	109.86
	15/06/2022	23900/IFT.AX	Infratil Limited.	254.99
Sub-Total				364.85
Ignore Cents				0.85
Total				364.00
J - Unfranked dividend amount				
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	38.50
	30/09/2021	23900/CSL.AX	CSL Limited	178.84
	09/03/2022	23900/ANN.AX	Ansell Limited	101.01
	06/04/2022	23900/CSL.AX	CSL Limited	270.35
	21/04/2022	23900/COH.AX	Cochlear Limited	38.75
Sub-Total				627.45
Ignore Cents				0.45
Total				627.00
K - Franked dividend amount				
	01/09/2021	23900/DDR.AX	Dicker Data Limited	27.00
	07/09/2021	23900/MIN.AX	Mineral Resources Limited	700.00
	21/09/2021	23900/BHP.AX	BHP Group Limited	543.05
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	71.50
	30/09/2021	23900/CSL.AX	CSL Limited	19.87
	17/03/2022	23900/AWC.AX	Alumina Limited	39.00
	23/03/2022	23900/SHL.AX	Sonic Healthcare Limited	120.00
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	438.47
	28/03/2022	23900/BHP.AX	BHP Group Limited	416.11
	03/05/2022	23900/BKW.AX	Brickworks Limited	22.00
	04/05/2022	23900/NHC.AXW	New Hope Corporation Limited	150.00
	01/06/2022	23900/BHP.AX	BHP Group Limited	1,339.20
Sub-Total				3,886.20
Ignore Cents				0.20
Total				3,886.00
L - Income - Dividend franking credit				
	01/09/2021	23900/DDR.AX	Dicker Data Limited	11.57
	07/09/2021	23900/MIN.AX	Mineral Resources Limited	300.00
	21/09/2021	23900/BHP.AX	BHP Group Limited	232.74
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	30.64
	30/09/2021	23900/CSL.AX	CSL Limited	8.52
	17/03/2022	23900/AWC.AX	Alumina Limited	16.71

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
L - Income - Dividend franking credit				
	23/03/2022	23900/SHL.AX	Sonic Healthcare Limited	51.43
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	187.92
	28/03/2022	23900/BHP.AX	BHP Group Limited	178.33
	03/05/2022	23900/BKW.AX	Brickworks Limited	9.43
	04/05/2022	23900/NHC.AXW	New Hope Corporation Limited	64.29
	01/06/2022	23900/BHP.AX	BHP Group Limited	573.94
Sub-Total				1,665.52
Ignore Cents				0.52
Total				1,665.00
R1 - Assessable employer contributions				
	02/07/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	994.82
	09/07/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	434.66
	15/07/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	994.82
	22/07/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	818.22
	30/07/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	994.82
	06/08/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,010.00
	13/08/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,289.84
	19/08/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,010.00
	27/08/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,584.86
	02/09/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,585.34
	10/09/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,584.86
	17/09/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,585.34
	24/09/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,626.23
	06/10/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	2,860.21
	08/10/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,609.20
	14/10/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,585.34
	15/10/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	34.67
	22/10/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,609.20
	02/11/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,655.75

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	05/11/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,609.20
	11/11/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,594.03
	19/11/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,609.20
	25/11/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,594.03
	06/12/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,609.20
	09/12/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,594.03
	17/12/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,609.20
	31/12/2021	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,594.03
	31/12/2021	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	1,698.34
	11/01/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,594.03
	14/01/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	906.10
	20/01/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	1,594.03
	28/01/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	420.91
	03/02/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	443.35
	11/02/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	431.83
	17/02/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	443.79
	25/02/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	437.28
	03/03/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	443.79
	11/03/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	437.28
	17/03/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	443.79
	25/03/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	437.28
	31/03/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	443.79
	08/04/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	437.28
	14/04/2022	24200/MAHRAM00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	443.79
	22/04/2022	24200/GANSAL00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	398.44
	29/04/2022	24200/MAHRAM00001A	(Contributions) Mahendram,	443.79

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
R1 - Assessable employer contributions				
	06/05/2022	24200/GANSAL00001A	Ramanaruban - Accumulation (Accumulati...	411.44
	12/05/2022	24200/MAHRAM00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	443.79
	20/05/2022	24200/GANSAL00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	437.28
	26/05/2022	24200/MAHRAM00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	443.79
	03/06/2022	24200/GANSAL00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	437.28
	09/06/2022	24200/MAHRAM00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	443.79
	17/06/2022	24200/GANSAL00001A	(Contributions) Mahendram, Ramanaruban - Accumulation (Accumulati...	437.28
	23/06/2022	24200/MAHRAM00001A	(Contributions) Ganesan, Salini - Accumulation (Accumulation)	443.79
Sub-Total				53,078.43
Ignore Cents				0.43
Total				53,078.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	53,078.43
Sub-Total				53,078.43
Ignore Cents				0.43
Total				53,078.00
W - GROSS INCOME (Sum of labels A to U)				
				88,031.00
Sub-Total				88,031.00
Ignore Cents				0.00
Total				88,031.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				88,031.00
Sub-Total				88,031.00
Ignore Cents				0.00
Total				88,031.00
A1 - Expenses - Interest expenses within Australia				
	30/06/2022	42010/PRAGS001_8/22HO 8/22 Hornsey Road, Homebush West RNSEY		5,051.63
	30/06/2022	42010/PRAGS001_8/22HO 8/22 Hornsey Road, Homebush West RNSEY		0.51
Sub-Total				5,052.14
Ignore Cents				0.14
Total				5,052.00
D1 - Expenses - Capital works expenditure				

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
D1 - Expenses - Capital works expenditure				
Tax Adjustment - Capital Works Expenditure (D1)		PRAGS001_8/22HORNSE Y	8/22 Hornsey Road, Homebush West	3.00
Sub-Total				3.00
Ignore Cents				0.00
Total				3.00
H1 - Expenses - SMSF auditor fee				
	09/05/2022	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I1 - Expenses - Investment expenses				
	25/10/2021	41960/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	338.00
	31/01/2022	41960/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	338.00
	30/05/2022	41960/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	338.00
	04/04/2022	42100/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	894.75
	26/11/2021	42100/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	519.90
	14/01/2022	42100/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	894.75
	27/06/2022	42100/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	894.75
	02/02/2022	42150/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	153.89
	18/11/2021	42150/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	162.64
	19/04/2022	42150/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	155.60
	14/07/2021	42150/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	314.42
	08/09/2021	41960/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	663.24
	09/09/2021	41960/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	4.76
	30/06/2022	42060/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	130.00
	30/06/2022	41930/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	461.87
	03/02/2022	42150/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	153.89
	02/02/2022	42150/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	(153.89)
	30/06/2022	42110/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	24.50
	20/01/2022	42110/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	79.00
	27/06/2022	42060/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	189.80
	27/06/2022	42110/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	45.00
	27/06/2022	42060/PRAGS001_8/22HO RNSEY	8/22 Hornsey Road, Homebush West	1,400.00

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
Sub-Total				8,002.87
Ignore Cents				0.87
Total				8,002.00
J1 - Expenses - Management and administration expenses				
	13/09/2021	30800	ASIC Fees	3.00
	31/05/2022	31500	Bank Charges	0.07
	30/06/2022	31500	Bank Charges	112.00
	30/06/2022	31500	Bank Charges	112.00
	30/06/2022	30100	Accountancy Fees	950.00
Sub-Total				1,177.07
Ignore Cents				0.07
Total				1,177.00
L2 - Expenses - Other amounts (Non-deductible)				
	08/09/2021	38200	Fines	16.41
Sub-Total				16.41
Ignore Cents				0.41
Total				16.00
N - TOTAL DEDUCTIONS				
				14,784.00
Sub-Total				14,784.00
Ignore Cents				0.00
Total				14,784.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				16.00
Sub-Total				16.00
Ignore Cents				0.00
Total				16.00
O - TAXABLE INCOME OR LOSS				
				73,247.00
Sub-Total				73,247.00
Ignore Cents				0.00
Total				73,247.00
Z - TOTAL SMSF EXPENSES				
				14,800.00
Sub-Total				14,800.00
Ignore Cents				0.00
Total				14,800.00
A - Taxable income				
				73,247.00

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Taxable income				
Sub-Total				73,247.00
Ignore Cents				0.00
Total				73,247.00
T1 - Tax on taxable income				
				10,987.05
Sub-Total				10,987.05
Ignore Cents				0.00
Total				10,987.05
B - Gross Tax				
				10,987.05
Sub-Total				10,987.05
Ignore Cents				0.00
Total				10,987.05
C1 - Foreign income tax offset				
	23/12/2021	23900/IFT.AX	Infratil Limited.	16.48
	15/06/2022	23900/IFT.AX	Infratil Limited.	38.25
Sub-Total				54.73
Ignore Cents				0.00
Total				54.73
C - Non-refundable non-carry forward tax offsets				
				54.73
Sub-Total				54.73
Ignore Cents				0.00
Total				54.73
T2 - SUBTOTAL				
				10,932.32
Sub-Total				10,932.32
Ignore Cents				0.00
Total				10,932.32
T3 - SUBTOTAL 2				
				10,932.32
Sub-Total				10,932.32
Ignore Cents				0.00
Total				10,932.32
E1 - Complying fund's franking credits tax offset				
	01/09/2021	23900/DDR.AX	Dicker Data Limited	11.57
	07/09/2021	23900/MIN.AX	Mineral Resources Limited	300.00
	21/09/2021	23900/BHP.AX	BHP Group Limited	232.74
	22/09/2021	23900/SHL.AX	Sonic Healthcare Limited	30.64
	30/09/2021	23900/CSL.AX	CSL Limited	8.52

Pragnya Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	17/03/2022	23900/AWC.AX	Alumina Limited	16.71
	23/03/2022	23900/SHL.AX	Sonic Healthcare Limited	51.43
	23/03/2022	23900/WPL.AX	Woodside Petroleum Ltd	187.92
	28/03/2022	23900/BHP.AX	BHP Group Limited	178.33
	03/05/2022	23900/BKW.AX	Brickworks Limited	9.43
	04/05/2022	23900/NHC.AXW	New Hope Corporation Limited	64.29
	01/06/2022	23900/BHP.AX	BHP Group Limited	573.94
Sub-Total				1,665.52
Ignore Cents				0.00
Total				1,665.52
E - Refundable tax offsets				
				1,665.52
Sub-Total				1,665.52
Ignore Cents				0.00
Total				1,665.52
T5 - TAX PAYABLE				
				9,266.80
Sub-Total				9,266.80
Ignore Cents				0.00
Total				9,266.80
K - PAYG instalments raised				
	02/11/2021	85000	Income Tax Payable/Refundable	1,886.00
	28/02/2022	85000	Income Tax Payable/Refundable	1,886.00
	19/04/2022	85000	Income Tax Payable/Refundable	1,886.00
	27/06/2022	85000	Income Tax Payable/Refundable	1,886.00
Sub-Total				7,544.00
Ignore Cents				0.00
Total				7,544.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				1,981.80
Sub-Total				1,981.80
Ignore Cents				0.00
Total				1,981.80



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR PRAGNYA
SUPERANNUATION FUND
ABN 12 206 848 925
TFN 947 339 429

Income tax 551

Date generated	22 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from **22 May 2021** to **22 May 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 Jul 2022	15 Jul 2022	General interest charge			\$0.00
15 Jul 2022	14 Jul 2022	Payment received		\$3,434.30	\$0.00
15 Jul 2022	1 Jul 2022	General interest charge			\$3,434.30 DR
7 Jul 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$3,434.30		\$3,434.30 DR
3 Jun 2021	8 Jun 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$405.13		\$0.00
3 Jun 2021	3 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$405.13	\$405.13 CR

86000 - PAYG Payable

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Payable		(\$2,388.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$2,388.00)	

Supporting Documents

- ATO Integrated Account.pdf
- PAYG Instalments report 2022.pdf

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR PRAGNYA
SUPERANNUATION FUND
ABN 12 206 848 925
TFN 947 339 429

Activity statement 001

Date generated	22 May 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

24 results found - from **22 May 2021** to **22 May 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Apr 2023	30 Apr 2023	General interest charge			\$0.00
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$2,733.00		\$0.00
3 Apr 2023	3 Apr 2023	General interest charge			\$2,733.00 CR
3 Apr 2023	31 Mar 2023	Payment received		\$5,466.00	\$2,733.00 CR
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$2,733.00		\$2,733.00 DR
2 Nov 2022	1 Nov 2022	Payment received		\$2,733.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$2,733.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$2,733.00		\$2,733.00 DR
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,886.00		\$0.00
28 Jun 2022	27 Jun 2022	Payment received		\$1,886.00	\$1,886.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,886.00		\$0.00
20 Apr 2022	19 Apr 2022	Payment received		\$1,886.00	\$1,886.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,886.00		\$0.00
2 Mar 2022	28 Feb 2022	Payment received		\$1,886.00	\$1,886.00 CR
3 Nov 2021	3 Nov 2021	General interest charge			\$0.00
3 Nov 2021	2 Nov 2021	Payment received		\$1,886.00	\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$1,886.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,886.00		\$1,886.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$0.00
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,388.00		\$0.00
29 Jul 2021	28 Jul 2021	Payment received		\$2,388.00	\$2,388.00 CR



Australian Government
Australian Taxation Office

PAYG Instalments report 2022

Tax Agent 72357001
Last Updated 13/05/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
947339429	THE TRUSTEE FOR PRAGNYA SUPERANNUATION FUND	1,886.00	1,886.00	1,886.00	1,886.00	7,544.00

Total No of Clients: 1

88000 - Sundry Creditors

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$950.00)		100%
TOTAL		CY Balance	LY Balance	
		(\$950.00)		

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Pragnya Superannuation Fund

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
Sundry Creditors (88000)					
30/06/2022	Superhelp 2021 fee			950.00	950.00 CR
				950.00	950.00 CR

Total Debits: 0.00

Total Credits: 950.00

89000 - Deferred Tax Liability/Asset

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
89000	Deferred Tax Liability/Asset	(\$2,646.37)	(\$2,711.80)	(2.41)%
TOTAL		CY Balance	LY Balance	
		(\$2,646.37)	(\$2,711.80)	

Supporting Documents

- Deferred Tax Reconciliation Report [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

Pragnya Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
REA.AX	REA Group Ltd	(60.97)	(20.32)	(40.65)	(40.65)
BHP.AX	BHP Group Limited	(1,815.90)	(605.30)	(1,210.60)	(1,210.60)
CSL.AX	CSL Limited	(1,547.41)	(515.81)	(1,031.60)	(1,031.60)
AIA.AX	Auckland International Airport Limited - Ordinary Fully Paid	(317.40)	(105.80)	(211.60)	(211.60)
COH.AX	Cochlear Limited	322.55	107.52	215.03	215.03
SHSAPRAG001KITCHLAM	8/22 Hornsey Road, Homebush West - New Kitchen	(3.00)	(1.00)	(2.00)	(2.00)
LTR.AX	Liontown Resources Limited	(304.95)	(101.65)	(203.30)	(203.30)
JHX.AX	James Hardie Industries Plc	155.55	51.85	103.70	103.70
ABB.AX	Aussie Broadband Limited	(420.06)	(140.02)	(280.04)	(280.04)
PRAGS001_8/22HORNSEY	8/22 Hornsey Road, Homebush West	16,044.00	5,348.00	10,696.00	10,696.00
SYD.AX1	Sydney Airport	(6,428.07)	(2,142.68)	(4,285.39)	(4,285.39)
SHL.AX	Sonic Healthcare Limited	(1,400.95)	(466.98)	(933.97)	(933.97)
DMP.AX	Domino's Pizza Enterprises Limited	129.75	43.25	86.50	86.50
EVN.AX	Evolution Mining Limited	132.45	44.15	88.30	88.30
MAQ.AX	Macquarie Telecom Group Limited - Ordinary Fully Paid	7.55	2.52	5.03	5.03
PMGOLD.AX	Gold Corporation	207.45	69.15	138.30	138.30
IFT.AX	Infratil Limited.	(564.95)	(188.32)	(376.63)	(376.63)
MIN.AX	Mineral Resources Limited	(2,835.90)	(945.30)	(1,890.60)	(1,890.60)
DDR.AX	Dicker Data Limited	(298.05)	(99.35)	(198.70)	(198.70)
ANN.AX	Ansell Limited	(1,545.68)	(515.23)	(1,030.45)	(1,030.45)

Pragnya Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2021 - 30 June 2022

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
BKW.AX	Brickworks Limited	(351.37)	(117.12)	(234.25)	(234.25)
		(895.36)	(298.44)	(596.92)	(596.92)
Tax Deferred Distributions					
SHSAPRAG001KITCHLAM	8/22 Hornsey Road, Homebush West - New Kitchen	3.04	0.00	3.04	3.04
SYD.AX1	Sydney Airport	2.65	0.00	2.65	2.65
SYD.AX1	Sydney Airport	29.36	0.00	29.36	29.36
SYD.AX1	Sydney Airport	3.71	0.00	3.71	3.71
SYD.AX1	Sydney Airport	4.88	0.00	4.88	4.88
SYD.AX1	Sydney Airport	34.13	0.00	34.13	34.13
SYD.AX1	Sydney Airport	4.88	0.00	4.88	4.88
SYD.AX1	Sydney Airport	78.02	0.00	78.02	78.02
		160.66	0.00	160.66	160.66
Total		(734.70)	(298.44)	(436.26)	(436.26)

Deferred Tax Liability (Asset) Summary

Opening Balance	2,711.80
Current Year Transactions	(65.44)
Total Capital Losses	0.00
Total Tax Losses	0.00
Deferred Tax WriteBacks/Adjustment	0.00
Capital Loss carried forward recouped	0.00
Tax Loss carried forward recouped	0.00
Deferred Tax report rounding	0.01
Closing Balance	<hr/> 2,646.37 <hr/>

A - Financial Statements

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

B - Permanent Documents

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Pragnya Superannuation Fund Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 11/04/2013

Tax File Number: Provided

ABN: 12206848925

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

46 Beresford Avenue

Croydon Park, New South Wales 2133

Physical Address:

46 Beresford Avenue

Croydon Park, New South Wales 2133

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Ganesan, Salini	49	1	0	Provided	Not Provided
Mahendram, Ramanaruban	52	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Super Audits Pty Ltd
Fund Contact	Mahendram, Ramanaruban
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Pragnya Pty Ltd Mahendram, Ramanaruban Ganesan, Salini

C - Other Documents

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Supporting Documents

- Pragnya meeting 1 July 2021.pdf
- Pragnya Superannuation Fund Investment Strategy FY22.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Investment Strategy FY2022

Pragnya Superannuation Fund

Background:

The investment strategy outlined below represents the strategy agreed for the Pragnya Superannuation Fund for FY2022.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long-term after-tax return for members.

The Investment objective of the Trustee is to aim to achieve real medium to longer-term growth. In recognition of the long-term investment horizon of members the fund will have a medium to high proportion of growth assets in the portfolio.

Investment Choice:

The Trustee has determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the Trustee may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy, the Trustee has taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the Trustee has taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment.
- the range and diversity of investments held by the fund.
- any risks coming from limited diversification.
- the liquidity of the fund's investments.
- the ages and preferences of its members.
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustee in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund; and
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments, as appropriate.

The Trustee will aim to follow the investment strategy, however, it will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

The directors of the Trustee confirm that either director has the full authority to enter into any transaction on behalf of the Trustee and the Trust.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a long-time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long-term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand that:

- the trade-off between investment risk and long-term capital and income growth and have indicated capital preservation & asset growth are priorities; and
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

The Trustee has considered whether the Fund should hold a contract of insurance for its members and concluded that:

- Additional insurance is not deemed appropriate as the members have significant assets inside and outside superannuation with no significant net outstanding liabilities
- One member continues to maintain insurance outside the fund via a retail superannuation fund.

Liquidity:

The Members of the Pragnya Superannuation Fund are aged 49 & 52. At the present time neither expects to access their superannuation prior to age 65. Accordingly, there is no anticipated benefit payment in the next 13 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long-term investment horizon of the members, the allocation will have a strong growth & capital preservation asset bias and be focused on maximising capital growth & preserving capital.

The Trustee recognises the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk, the Trustee will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Assets	Long term range	Current target
• Cash	Up to 5%	Up to 5%
• Australian listed equities	Up to 20%	Up to 25%
• A-REITS/Infrastructure shares	Up to 5%	Up to 30%
• Managed funds	Up to 0%	Up to 0%
• Residential property	Up to 70%	Up to 70%

All Directors of the Trustee Company to sign

Signed & dated 1 July 2021



Director of Trustee Company – Ramanaruban Mahendram



Director of Trustee Company – Salini Ganesan

PRAGNYA PTY LTD ATF PRAGNYA SUPERANNUATION FUND

ABN 12 206 848 925

MINUTES OF MEETING OF THE DIRECTORS OF THE TRUSTEE

Date : 1 July 2021
Place : 46 Beresford Avenue, Croydon Park, NSW 2133
Chairperson : Ramanaruban Mahendram
Attendees : Ramanaruban Mahendram, Salini Ganesan
Subject : Investment Strategy

The Directors resolved to adopt the Investment Strategy dated 1 July 2021.

Signed as a true record of the meeting



Chairperson: _____
Ramanaruban Mahendram

Date : 1 July 2021

D - Pension Documentation

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary [Report](#)

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Pragnya Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Ramanaruban Mahendram

Salini Ganesan

E - Estate Planning

2022 Financial Year

Preparer Shelley Lian

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members