

### Payment Modes and their Efficiency (Lump Sum Transactions - Non Liquid Schemes)

Sr. no	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI/IMPS	All Banks	2.45 PM	T	T
2	Net Banking*	HDFC Bank	2.45 PM	T	T
		ICICI Bank	2.45 PM	T	T
		Axis Bank	2.45 PM	T	T
		Kotak Bank	2.45 PM	T	T
		State Bank of India All Other Banks	2.45 PM 2.45 PM	T T	T T+1
3	RTGS	All Banks	2.45 PM	T	T
4	NEFT	All Banks	1.00 PM	T	T
5	NACH Mandate	All Banks	3.00 PM	T+2	T+2
6	Cheque Mode	All Banks	3.00 PM	T+2	T+3

**T = Date of application before regulatory cut-off time on all business days**

\* While these 7 banks are technically enabled to provide real time credit, not all payment aggregators may be integrated with all the banks in which case the date of credit to MF account / unit allotment will happen on T + 1 and units will be allotted as per prevalent NAV applicability regulations.

**Important Note:** Unit allotment will be done on Same day's NAV subject to receipt/ timestamping of applications/ transaction slips & receipt of funds in the mutual fund account before the applicable cut-off time (currently 3.00 PM). These timelines are only indicative. Actual timelines may differ on account of various factors

### Payment Modes and their Efficiency (Lump Sum Transactions - Liquid Schemes)

Sr. no	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI/IMPS	All Banks	1.15 PM	T	T
2	Net Banking*	HDFC Bank	1.15 PM	T	T
		ICICI Bank	1.15 PM	T	T
		Axis Bank	1.15 PM	T	T
		Kotak Bank	1.15 PM	T	T
		State Bank of India All Other Banks	1.15 PM 1.30 PM	T T	T T+1
3	RTGS	All Banks	1.00 PM	T	T
4	NEFT	All Banks	11.30 AM	T	T
5	NACH Mandate	All Banks	1.30 PM	T+2	T+2
6	Cheque Mode	All Banks	1.30 PM	T+2	T+3

**T = Date of application based on cut-off time**

\* While these 7 banks are technically enabled to provide real time credit, not all payment aggregators may be integrated with all the banks in which case the date of credit to MF account / unit allotment will happen on T + 1

**Important Note:** Unit allotment will be done on previous day's NAV subject to receipt/ timestamping of applications/ transaction slips & receipt of funds in the mutual fund account before the applicable cut-off time (currently 1:30 PM). These timelines are only indicative. Actual timelines may differ on account of various factors

### Payment Modes and their Efficiency (SIP Transactions)

Sr. no	Payment Mode	Bank Name	Day of Debit to Investor's account	Day of Unit Allotment
1	NACH (Physical / E-NACH)*	All	T	T
2	Auto Debit	All	T	T+1
3	Internet SIP (ISIP)^	All	T	T+2

**T = SIP date**

\* MF / NPCI will endeavour to ensure credit is posted to MF account on the same day of debit to investor's account. In certain circumstances, due to delay at Bank's / Payment Aggregator's end, the credit to MF account may and the allotment could get delayed to T+1.

^ If investors have not registered for Auto pay mode then unit allotment shall be subject to authorization of the debit by investors.

**Important Note:** Unit allotment will be subject to receipt of funds in the mutual fund's bank account before the applicable cut-off time (Currently, 3:00 PM for other than Liquid schemes, 1:30 PM in case of Liquid schemes). These timelines are only indicative. Actual timelines may differ on account of various factors.

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