

ANNEXURE A 1

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
		IDBI Bank	2.45 PM	T	T
		Yes Bank	2.45 PM	T	T
		State Bank of India	2.45 PM	T	T
		IDFC Bank	2.45 PM	T	T
		IndusInd Bank	2.45 PM	T	T
		All Other Banks	3.00 PM	T	T +1
3	RTGS	All Banks	2.30 PM	T	T
4	NEFT	All Banks	1.00 PM	T	T
5	NACH Mandate	All Banks	3.00 PM	T + 1	T + 2
6	Cheque Mode	All Banks	3.00 PM	T + 2	T + 3

T = Date of application based on cut-off time

* While these 9 banks are technically enabled to provide real time credit, not all PA/AMC 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 subject to receipt of funds in the mutual fund account before the applicable cut-off time (Currently, 3:00 PM)