

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	All Banks	2.45 PM	T	T
2	Net Banking	HDFC Bank	2.45 PM	T	T
		All Other Banks	2.45 PM	T	T +1
3	RTGS	All Banks	2.30 PM	T	T
4	NEFT	All Banks	1.00 PM	T	T
5	Cheque Mode	All Banks	3.00 PM	T + 2	T + 3

T = Date of application based on cut-off time

The pull request sent against the UPI trasnaction is valid for 48 hours however if the same is authorised on T day by 2.45 pm, the investor can avail of same day NAV

* While HDFC bank is technically enabled to provide real time credit, not all PA 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)

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ANNEXURE A 2

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
3	*Internet SIP (ISIP)	All	T	T + 1

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.

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)

*** In case of ISIP with manual option being selected, the credit will be dependent on the investor authorising the payment in his bank**