

## Modes of payment and its efficiency for Lump sum and SIP transactions

### Lump Sum Transactions – Non-Liquid Schemes

Sl. 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*	All Banks	2:45 PM	T	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

Please note that banks namely HDFC Bank , ICICI Bank, Axis Bank, State Bank of India, Yes Bank and Kotak Mahindra Bank are enabled to provide real time credit. In case of other banks the credit to Mutual Fund scheme account may be received on T + 1

**Important Note:** Unit allotment will be subject to receipt of funds in the mutual fund scheme account before the applicable cut-off time (currently, 3:00 PM)

### SIP Transactions – Non Liquid Schemes

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

\* HSBC Mutual Fund / NPCI will endeavour to ensure credit is posted to Mutual Fund scheme 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 Mutual Fund scheme account may be received to T+1

**Important Note:** Unit allotment will be subject to receipt of funds in the mutual fund scheme account before the applicable cut-off time (Currently, 3:00 PM)