

ANNEXURE A 1						
Payment Modes and their efficiency in Normal Circumstances						
Lump sum Transactions - Other than Liquid & Overnight Schemes						
Sr. no	Payment Mode	Bank Name	Indicative Cut off Time	Day of Debit to Investor's account	Day of Credit to Mutual Fund account	(Same Day NAV Applicable)
1	UPI / IMPS	All Banks	2:45 PM	T	T	T
2	Netbanking	HDFC Bank*	2:45 PM	T	T	T
		ICICI Bank*	2:45 PM	T	T	T
		Axis Bank*	2:45 PM	T	T	T
		Kotak Bank*	2:45 PM	T	T	T
		IDBI Bank*	2:45 PM	T	T	T
		Yes Bank*	2:45 PM	T	T	T
		State Bank of India*	2:45 PM	T	T	T
		IndusInd Bank*	2:45 PM	T	T	T
		All Other Banks	3:00 PM	T	T+1	T+1
3	A/C to A/C Transfer (Through NET/Cheque Deposit)	HDFC Bank	< 3:00 PM	T	T	T
		ICICI Bank		T	T	T
		Axis Bank		T	T	T
		Kotak Bank		T	T	T
		IDBI Bank		T	T	T
		Yes Bank		T	T	T
		State Bank of India		T	T	T
		IndusInd Bank		T	T	T
4	RTGS	All Banks	2:45 PM	T	T	T
5	NEFT	All Banks	2:00 PM	T	T	T
6	NACH Mandate	All Banks	< 3:00 PM	T+ 1	T+1	T+1 / T+2
7	Cheque Mode	All Banks	< 3: 00 PM	T+ 2	T+2	T+3
T = Date of Applicable before cut-off time						
*Agreement in existence for real-time credit of the funds						
*Subject to fund realization in the AMC bank account (Pool Account / Scheme Subscription Account) before the cut-off time i.e 03:00 PM						
ANNEXURE A 2						
Payment Modes and their efficiency - SIP Transactions						
Sr. no	Payment Mode	Bank Name	Indicative Cut off Time	Day of Debit to Investor's account	Day of Credit to Mutual Fund account	(Same Day NAV Applicable)
1	NACH (Physical / E-NACH) UPI Autopay Auto Debit Internet SIP (ISIP)	All Banks	All Banks	T	T	T**
2		All Banks		T	T	T**
3		All Banks		T	T+1	T+1
4		All Banks		T	T+1	T+1
T= SIP cycle date						
**Subject to receipt of credit into AMC Bank Account before Cut - off i.e 3:00 PM						
Important Note:						
1) Liquid / Overnight Funds: Unit allotment will be subject to receipt of funds in the mutual fund account before the applicable cut-off time (currently before 1:30 PM).						
2) Non- Liquid Funds: Unit allotment will be subject to receipt of funds in the mutual fund account before the applicable cut-off time (Currently, 3:00 PM). The table shows indicative unit allotment timeline based on payment mode.						