

### 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 = Transaction date based on cut-off time; T+1 = Transaction date + 1 day; T+2 = Transaction date + 2 day and so on.

\* While some major banks are technically enabled to provide real time credit, not all Payment Aggregator/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)

### 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 (ISIP)	All	T	T+1

\* MF / NPCI will endeavor 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)