

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 |
| | | 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 8 banks are technically enabled to provide real time credit, in the case of banks that are not integrated 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)

"However there could be certain scenarios where due to technical difficulties, the fund transfer happens after the cut off time, in which case the NAV realisation would happen on the working day on which the funds are received and available for utilisation."