

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+1
2	Auto Debit	All	T	T + 1
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)

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.