

ANNEXURE A 1

Payment Modes and their efficiency Lumpsum Transactions

Sr. no.	Payment Mode	Bank Name	Indicative time for Non-Liquid Funds	Indicative time for Liquid Funds	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI / IMPS	All Banks	2.45 PM	1.15 PM	T	T
2	Net Banking	HDFC Bank	2.45 PM	1.15 PM	T	T
		ICICI Bank	2.45 PM	1.15 PM	T	T
		Axis Bank	2.45 PM	1.15 PM	T	T
		Kotak Bank	2.45 PM	1.15 PM	T	T
		IDBI Bank	2.45 PM	1.15 PM	T	T
		Yes Bank	2.45 PM	1.15 PM	T	T
		State Bank of India	2.45 PM	1.15 PM	T	T
		All Other Banks	3.00 PM	1.30 PM	T	T + 1
3	RTGS	All Banks	2.30 PM	1.00 PM	T	T
4	NEFT	All Banks	1.00 PM	11.00 AM	T	T
5	NACH Mandate	All Banks	3.00 PM	1.30 PM	T + 1	T + 2
6	Cheque Mode	All Banks	3.00 PM	1.30 PM	T + 2	T + 3

T= Date of application based on cut off time

Important Note: The table shows indicative unit allotment timeline based on payment mode. The unit allotment will be subject to receipt of funds in mutual fund account before cut-off time (currently 3.00 PM for non-liquid schemes and 1.30 PM for Liquid scheme). However, there could be certain scenarios where due to technical difficulties, the funds transfer happens after the cut off time, in which case the NAV realization would be happen on working day on which the funds are received and available for utilization.

In case of transactions through online / electronic modes, there may be a time lag of upto 1 to 3 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Quantum Asset Management Company Private Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units.