

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 to T+2
2.	Auto Debit	All	T	T + 1
3.	Internet SIP (ISIP)	All	T	T+1 to T+2

T = SIP date

Note : The dates will be considered as business days (If any credit is received on Saturday, the said credit received date will be treated as Monday).

Important Note: Unit allotment will be subject to receipt of funds in the mutual fund account before the applicable cut-off time Currently for Liquid 1.30 PM and non Liquid Schemes 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.