

## Payment modes and their implication on NAV

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	All Banks	2.20 PM	T	T
2	Net Banking*	All Banks	2.45 PM	T	T/T+1
3	NACH Mandate	All Banks	3.00 PM	T+1	T+1

Lump Sum Transactions - Liquid Schemes					
Sl. No.	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI	All Banks	1.15 PM	T	T-1
2	Net Banking*	All Banks	1.15 PM	T	T-1/T
3	NACH Mandate	All Banks	1.30 PM	T+1	T +1

T = Transaction date based on cut-off time

T day credit banks – HDFC Bank | ICICI Bank | Axis Bank | Kotak Mahindra Bank | IDBI Bank | Yes Bank | State Bank of India | IDFC Bank

\* Other than the T day credit banks mentioned above where respective AMC's have tied up for real time credit, all other Bank transfers are expected on T + 1

### Important Note:

i) Unit allotment will be subject to receipt of funds in the mutual fund account before the applicable cut-off time (Currently, 3:00 PM for Non Liquid and 1:30 PM for Liquid)

ii) PI note that the allotment of units is subject to fulfilment of minimum investment criteria of the respective Scheme/Plan/Option. All the transactions will be rejected and the amount be refunded in case of failure of any transaction from multiple transactions made for the first time in the respective Scheme/Plan/Option by the investor if such failure results into non-fulfilment of the stipulated requirement the Scheme/Plan/Option.

TAT considers only business days, and the TAT may vary on special situation and exceptions in settlement from respective banks / Aggregator.