

ANNEXURE A 1

Payment Modes and their efficiency Lump Sum Transactions			LIQUID SCHEMES			NON LIQUID SCHEMES		
Sr No	Payment mode	Bank Name	Cut off time of Liquid Scheme #	Day of Debit to Investor's Account	Day of Unit allotment	Cut off time for Non Liquid Schemes #	Day of Debit to Investor's Account	Day of Unit allotment
1	UPI / IMPS #	All Banks	12:30pm	T	T-1	2:00 PM	T	T
2	Net banking *	Kotak Bank	12:30pm	T	T-1	2:00 PM	T	T
		ICICI Bank	12:30pm	T	T-1	2:00 PM	T	T
3	NEFT	Kotak Bank	12:30pm	T	T-1	2:00 PM	T	T
		ICICI Bank	12:30pm	T	T-1	2:00 PM	T	T
4	RTGS	Kotak bank	12:30pm	T	T-1	2:00 PM	T	T
		ICICI Bank	12:30pm	T	T-1	2:00 PM	T	T
5	NACH Mandate^	All Banks	1:00 PM	T+1	T+1 / T+2	2:30 PM	T + 1	T+2
6	Cheque Mode	Other Banks	1:00PM	T+1	T+3	2:30 PM	T+1	T+3

T = Date of application based on cut-off time

Credit received later the mentioned cut off time will be transferred to AMC on best effort basis and MFU will not be liable for delay in transferring the amount to AMC

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 for Non liquid and 1:30PM for Liquid schemes.

Depends upon Credit receipt time in MFU account and subsequent Bank MIS

* Currently MFU has integrated with Kotak and ICICI Bank for Direct Credit facility.

Other than these 2 banks, date of credit to MF account / unit allotment will happen on T + 1

^ MFU will receive credit at the earliest on next business day or later and may not be on the same day.