

ANNEXURE A 2

Payment Modes and their efficiency

SIP Transactions

Payment Mode	Bank Name	Day of Debit to Investor's	Day of Unit Allotment
NACH (Physical / E-NACH) *	All	T	T

T = SIP date

* MF / NPCI will endeavour to ensure credit is posted to MFU 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)