

ANNEXURE A 1

Payment Modes and their efficiency Lump Sum Transactions - Non Liquid Schemes

Sr. no.	Payment Mode	Bank Name	Indicative time	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI / IMPS	All Banks	2.45 PM	T	T
2	Net Banking	HDFC Bank	2.45 PM	T	T
		ICICI Bank	2.45 PM	T	T
		Axis Bank	2.45 PM	T	T
		Kotak Bank	2.45 PM	T	T
		IDBI Bank	2.45 PM	T	T
		Yes Bank	2.45 PM	T	T
		State Bank of India	2.45 PM	T	T
		IDFC Bank	2.45 PM	T	T
		All Other Banks	3.00 PM	T	T + 1
3	RTGS	All Banks	2.30 PM	T	T
4	NEFT	All Banks	1.00 PM	T	T
5	NACH Mandate	All Banks	3.00 PM	T + 1	T + 2
6	Invest Easy (Direct Debit)	Bank of India	3.00 PM	T + 2	T + 3
		Union Bank of India	3.00 PM	T + 2	T + 3
		Panjab National Bank	3.00 PM	T + 2	T + 3
		Allahabad Bank (Now merged in Indian Bank)	3.00 PM	T + 2	T + 3
		Bank of Maharashtra	3.00 PM	T + 2	T + 3
		Other banks	3.00 PM	T + 1	T + 2
7	Cheque Mode [^]	All Banks	3.00 PM	T + 2	T + 3

T = Date of application based on cut-off time

[^] In certain cases of cheque mode, the realisation may take more time due to technical issues at Bank end / delay in deposition of cheques beyond our control.

Important Note: The table shows indicative unit allotment timeline based on payment mode. The 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 all the schemes except Nippon India Japan Equity fund & NIPPON India TAIWAN Equity fund for which cut off time would be 11 AM)