

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+1

T = SIP date

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)