

Order Cutoff & Unit Allocation Matrix

Lump Sum Transactions - Liquid Schemes

Sr. no.	Payment Mode	Bank Name	Fund Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI	All Banks	1.00 PM	T	T
2	RTGS	All Banks	12.30 PM	T	T
3	NEFT	All Banks	12.30 PM	T	T
4	Net Banking*	Axis Bank	1.00 PM	T	T
		ICICI Bank - Retail Net Banking	1.00 PM	T	T
		IDBI Bank - Retail Net Banking	1.00 PM	T	T
		Kotak Bank	1.00 PM	T	T
		AU SMALL FINANCE BANK	1.00 PM	T	T
		State Bank of India	1.00 PM	T	T
		Yes Bank Ltd	1.00 PM	T	T
		HDFC BANK	1.00 PM	T	T
		All other Banks	1.00 PM	T	T + 1
5	NACH Mandate	All Banks	1.00 PM	T + 1	T + 2
6	Cheque Mode	All Banks	1.00 PM	T + 2	T + 3

Lump Sum Transactions - Non Liquid Schemes

Sr. no.	Payment Mode	Bank Name	Fund Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	UPI	All Banks	2.30 PM	T	T
2	RTGS	All Banks	2.00 PM	T	T
3	NEFT	All Banks	2.00 PM	T	T
4	Net Banking*	Axis Bank	2.30 PM	T	T
		ICICI Bank - Retail Net Banking	2.30 PM	T	T
		IDBI Bank - Retail Net Banking	2.30 PM	T	T
		Kotak Bank	2.30 PM	T	T
		AU SMALL FINANCE BANK	2.30 PM	T	T
		State Bank of India	2.30 PM	T	T
		Yes Bank Ltd	2.30 PM	T	T
		HDFC BANK	2.30 PM	T	T
		All other Banks	2.30 PM	T	T + 1
5	NACH Mandate	All Banks	2.30 PM	T + 1	T + 2
6	Cheque Mode	All Banks	2.30 PM	T + 2	T + 3

XSIP/ISIP

Sr. no.	Payment Mode	Bank Name	Day of Debit to Investor's account	Day of Unit Allotment
1	NACH (Physical / E-NACH) **	All	T	T
2	Auto Debit	All	T	T + 1
3	Internet SIP (ISIP)	All	T	T + 1

* While these 8 banks are technically enabled to provide real time credit, not all PA/AMC may be integrated with all the banks in which case the date of credit to MF account / unit allotment will happen on T + 1. It may also be stated that the timings mentioned for UPI and Net Banking are subject to end to end funds confirmation received by the system from the respective aggregators.

** BSE will endeavour to ensure credit is posted to MF 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 and the allotment could get delayed to T+1.