ANNEXURE A 2

Payment Modes and their efficiency

SIP Transactions

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

T = SIP date/ Date of transaction received before cut off time of respective Schemes

* MF / NPCI 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 may and the allotment could get delayed to T+1.

This facility is currently not available. Shriram Mutual Fund may introduce this facility in future.

Important Note:

1) **Liquid/Overnight Funds:** Unit allotment will be subject to receipt of funds in the mutual fund account before the applicable cut-off time (currently before 1.30 PM).

2) **Non-Liquid Funds:** Unit allotment will be subject to receipt of funds in the the mutual fund account before the applicable cut-off time (Currently, 3:00 PM).

The table shows indicative unit allotment timeline based on payment mode.