

Disclosure of various payment options along with their efficiency for the purpose of NAV applicability

Pursuant to SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020 read with circular no. SEBI/HO/IMD/DF2/CIR/P/2020/253 dated December 31, 2020, effective from February 1, 2021, the applicable NAV in respect of purchase of units of mutual fund scheme shall be subject to realization & availability of the funds in the bank account of mutual fund before the applicable cut off timings, irrespective of the amount of investment.

In this regard, the following disclosures are made to make the investors aware of the efficacy of various payment modes and the indicative cut-off time to get the same day's NAV, so that Investors –

- (a) may choose the appropriate mode of payment; and
- (b) have an idea of the expected delay in allotment of units from the day of debit to their account.

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

Sr. no.	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1.	UPI	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
		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+2	T+3
6.	Cheque Mode	ALL BANKS	3.00 PM	T+2	T+3
<i>T= Date of application based on cut-off time</i>					

BAJAJ FINSERV ASSET MANAGEMENT LIMITED

Lump Sum Transactions - Liquid Schemes

Sr. no.	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1.	UPI	ALL BANKS	1.00 PM	T	T
2.	Net Banking	HDFC BANK	1.00 PM	T	T
		ICICI BANK	1.00 PM	T	T
		AXIS BANK	1.00 PM	T	T
		KOTAK BANK	1.00 PM	T	T
		OTHER BANKS	1.30 PM	T	T+1
3.	RTGS	ALL BANKS	1.00 PM	T	T
4.	NEFT	ALL BANKS	11.30 AM	T	T
5.	NACH Mandate	ALL BANKS	1.30 PM	T+2	T+3
6.	Cheque Mode	ALL BANKS	1.30 PM	T+2	T+3

T= Date of application based on cut-off time

Payment Modes and their efficiency for SIP Transactions

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

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 for other than Liquid schemes, 1.30 p.m. in case of Liquid schemes)