

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

Sr. no.	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	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
		Yes Bank	2.45 PM	T	T
		State Bank of India	2.45 PM	T	T
		IDFC Bank	2.45 PM	T	T
	Net Banking	All Other Available Banks	-^^	T	T + 1
2	RTGS ~	All Banks	2.30 PM	T	T
3	NEFT ~	All Banks	1.00 PM	T	T
4	NACH Mandate ^	All Banks	3.00 PM	T + 2	T + 2

T = Date of application based on cut-off time

* These banks are enabled to provide real time credit to PGIM India Mutual Fund's account

~ RTGS/NEFT payment modes are available for investments made through Physical Mode

^ Applicable for investments made through Physical Mode

^^ Subject to submission of transaction within the stipulated cut off time and funds getting realised in PGIM India Mutual Fund's account within the cut off time

Important Note: NAV applicability will be subject to receipt of funds in the mutual fund account before the applicable regulatory cut-off time.

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

Sr. no.	Payment Mode	Bank Name	Cut off Time	Day of Debit to Investor's account	Day of Unit Allotment
1	Net Banking*	HDFC Bank	1.15 PM	T	T-1
		ICICI Bank	1.15 PM	T	T-1
		Axis Bank	1.15 PM	T	T-1
		Kotak Bank	1.15 PM	T	T-1
		Yes Bank	1.15 PM	T	T-1
		State Bank of India	1.15 PM	T	T-1
		IDFC Bank	1.15 PM	T	T-1
	Net Banking	All Other Available Banks	-^^	T	T
2	RTGS	All Banks	1.15 PM	T	T-1
3	NEFT	All Banks	1.00 PM	T	T-1
4	NACH Mandate ^	All Banks	3.00 PM	T + 2	T + 2

T = Date of application based on cut-off time

* These banks are enabled to provide real time credit to PGIM India Mutual Fund's account

~ RTGS/NEFT payment modes are available for investments made through Physical Mode

^ Applicable for investments made through Physical Mode

^^ Subject to submission of transaction within the stipulated cut off time and funds getting realised in PGIM India Mutual Fund's account within the cut off time

Important Note: NAV applicability will be subject to receipt of funds in the mutual fund account before the applicable regulatory cut-off time.

**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)	All	T	T
2	Auto Debit	All	T	T + 2
3	Internet SIP (ISIP Online)	All	T	T + 2

T = SIP date

Note: In certain circumstances, due to delay at Bank's / Payment Aggregator's end, the credit to MF account may get delayed and the NAV applicability will be based on realisation of funds

Important Note: NAV applicability will be subject to receipt of funds in the mutual fund account before the applicable regulatory cut-off time.