



# Zerodha Fund House

No 51, 2nd Floor, Le Parc Richmond, Richmond Road,  
Shantala Nagar, Bengaluru 560025 India

## Payment Modes & NAV Applicability

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This document describes payment modes available for investing in schemes of Zerodha Mutual fund through WhatsApp or any other platform maintained by Zerodha Fund House and clarifies the NAV applicability depending on payment mode and their efficiency and the indicative cut-off times.

### Definitions

- **T** — Scheduled transaction/SIP date or day of investor debit.
  - **Cut-off time (indicative)** — 3:00 PM for standard (non liquid/overnight) schemes; 1:30 PM for Overnight/Liquid schemes (if applicable) as may be prescribed in the Scheme Information Document of the concerned scheme(s).
  - **Direct Settlement Banks / Real-time credit enabled** — banks/service providers that have an agreement/technical integration enabling same-day credit into the Collection Account of Mutual Fund (examples: major banks and NPCI UPI real-time flows)
  - **Other Banks** — Banks that typically settle to the Collection Account on the next business day.
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### Annexure A1 — Payment modes and efficiency (Lumpsum/SIP transactions — Non-Liquid Schemes)

Sr .	Payment mode	Bank / Provider	Cut-off time	Day of Debit from Investor's Account	Indicative day of unit allotment (subject to realization)
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Zerodha Asset Management Private Limited

CIN: U67190KA2021PTC155726 Email: info@zerodhafundhouse.com Phone: +91-80 6960 1101

www.zerodhafundhouse.com



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1	UPI / UPI Autopay	All Banks	3:00 PM	T	T (same day)
2	Net Banking (Direct Settlement Banks)	Major banks with direct settlement (HDFC, ICICI, Kotak, Axis, SBI, and Yes Bank)	2:45 PM	T	T (same day)
3	Net Banking (Other banks)	All other banks	3:00 PM	T	T+1

## Annexure A2 — Payment modes and efficiency (Lumpsum/SIP transactions — Liquid Schemes)

Sr .	Payment mode	Bank / Provider	Cut-off time	Day of credit to Collection Account	Indicative day of allotment (subject to realization)
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1	UPI / UPI Autopay	All Banks	1:30 PM	T	T (same day)
2	Net Banking (Direct Settlement Banks)	Major banks with direct settlement (HDFC, ICICI, Kotak, Axis, SBI, and Yes Bank)	1:15 PM	T	T (same day)
3	Net Banking (Other banks)	All other banks	1:30 PM	T	T+1 (typically)

**Important note:** *Unit allotment is subject to actual receipt of funds in the Mutual Fund's collection bank account before the applicable cut-off time. Exact day of allotment will depend on when funds are available for utilisation by the AMC. These timelines are only indicative. Actual timelines may differ on account of various factors.*

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