



Investment Manager: Groww Asset Management Ltd. (CIN-U65991KA2008PLC180894)
Corporate Office: 505 - 5th Floor, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Near Prabhadevi Railway Station Prabhadevi (W), Mumbai – 400013
Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India

Notice cum addendum no. 18/2025 - 2026

Notice cum Addendum to the Statement of Additional Information (SAI) of Groww Mutual Fund (GMF)

Notice is hereby given that below mentioned paragraph will be inserted in “**Risk Factors**” section of SAI:

Tracking error (Applicable to all Passive Funds): Tracking error is a measure of the difference in returns from the Scheme and the returns from the underlying benchmark. It is computed as the standard deviation of the difference between the daily returns of the underlying benchmark and the NAV of the Scheme on an annualized basis.

Tracking error could be the result of a variety of factors including but not limited to:

- Payment of scheme expenses.
- Investment in Debt and money market instruments to meet redemption / other liquidity requirements.
- Disinvestments to meet redemptions, recurring expenses etc.
- Execution of large subscription / redemption transaction.
- Levy of margins by exchanges
- Rebalancing of portfolio

Risk Control/Mitigation through use of technology: SPEAR (Swift Portfolio Equilibrium via Automated Rebalancing) is Groww AMC’s proprietary Automated Trade Management System designed to enhance the precision and efficiency of passive fund operations. By integrating portfolio data processing, fund manager decision-making, and trade execution into a seamless, automated workflow, SPEAR enables real-time rebalancing based on market movements and cash flows. This in-house platform significantly reduces operational overhead, minimizes tracking error, and supports scalable management of index-linked funds, ensuring optimal alignment with benchmark indices.

This Notice cum addendum forms an integral part of the SAI of Groww Mutual Fund. All other terms and conditions as mentioned in SAI shall remain unchanged.

As per the Go Green Initiative, investors are encouraged to register/update their email id and mobile number with us to support paper less communications.

For Groww Asset Management Ltd.

(Investment Manager to Groww Mutual Fund)

Sd/-

Place: Mumbai

Authorised Signatory

Date: July 09, 2025

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.
