

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. 07/2026 - 2027

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

Introduction of voluntary Lock-in/Debit freeze facility to Mutual Fund Folios

Investors/Unitholders are requested to note that, pursuant to Clause 15.20 of SEBI Master Circular ref. no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, read with AMFI Best Practices Guidelines Circular No. 135/BP/124/2026-27 dated April 10, 2026, voluntary lock-in / debit freeze facility for Mutual fund folios has been introduced by RTA through MF Central.

In this regard, the following paragraph titled "**Facility for voluntary lock-in/Debit freeze to Mutual Fund folios process for locking and unlocking**" shall be added section "Special Products / Facilities offered by the AMC / Scheme" in the SAI of the Fund effective immediately.

Applicability:

The facility is available for investors:

- Folios held in Demat & Non-Demat modes
- Investor Type: Resident and Non-Resident Individual Investors including Minor Folio held through a Guardian
- Folios with:
 - Single holding**, or
 - Anyone or Survivor** holding mode (applicable to the first holder)

Note: The folio must be **KYC-compliant (Registered/Validated)**. A valid Indian mobile number and email ID must be registered in the folio.

Platform:

- For **Non-Demat mode**, the facility will be available through the **MF Central platform**.
- For **Demat mode**, MF Central will provide an option to lock holdings by redirecting investors to the online services of the respective depositories.

Options for locking/ freezing:

Investor shall have the option to lock any/all of the following transactions in the folios selected for locking:

- Lock only debit transactions (investor initiated)
- Lock debit and non-financial transactions (investor initiated)

Process of locking/ freezing the folio/s - Non-Demat Mode:

1. Investor logs into MF Central using PAN and OTP-based authentication.
2. System displays all holdings including scheme details, units, and valuation.
3. Investor selects specific folio(s) for locking.
4. OTP authentication is triggered and validated.
5. Upon successful validation.
 - a. Lock is applied instantly in the system
 - b. Confirmation is sent to the investor.
6. Lock remains active until explicitly revoked.

Process of unlocking/ de-freezing the folio/s - Non-Demat Mode:

1. Investor logs into MF Central using PAN and OTP authentication.
2. Holdings are displayed.
3. Investor selects folio(s) for unlocking.
4. Two-factor authentication is mandatory:
 - a. OTP sent to the registered mobile number
 - b. OTP sent to the registered email ID
 - c. Both OTPs must be successfully validated
5. Upon successful validation:
 - a. The unlock request is sent to the respective RTA(s) for processing
 - b. A confirmation is sent to the investor

Applicable Transactions:

Financial Transactions	Non-Financial transaction
Redemption	Change/addition of bank mandate
Registration of Dividend Transfer Plan (DTP)	Change of broker code
Registration of Systematic Withdrawal Plan (SWP)	Change of Email ID and/or Mobile number
Registration of Systematic Transfer Plan (STP)	Nominee registration/cancellation
Switches	Change in IDCW option
	Lien marking
	Change in signature
	Consolidation of folios
	Transfer of units
	Change of tax status

Note: All other transactions, other than the above, and existing registered SWP/DTP /STP registered prior to locking of folios, will continue during the lock period.

Exclusions:

Non-investor-initiated transactions (e.g. address updates via KRA feeds, IDCW payout / reinvestment) shall continue during the lock period.

Requests or orders from **Law Enforcement Authorities (LEAs)** or regulators will be processed by RTAs regardless of the lock status. Information regarding locked/unlocked folios will be shared with the respective MFDs, RIAs, and source channels (including exchanges and MFU) to enable corresponding controls and restrict future debit transactions.

This addendum shall form an integral part of the SAI of the Fund as amended from time to time and shall override the conflicting provisions, if any in this regard.

All the other provisions of the SAI of the Fund except as specifically modified herein above 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/-
Authorised Signatory

Place: Mumbai
Date: April 30, 2026

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