



KEY INFORMATION MEMORANDUM

GROWW DYNAMIC BOND FUND

(An open-ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.)

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> ● Dynamic debt scheme investing across duration ● Income over medium to long term ● Investment in debt instruments including but not limited to bonds, debentures, government securities and money market instruments over various maturity periods ● Moderate Risk 		
	The Scheme Risk-o-meter is at Moderate Risk.	The Benchmark Risk-o-meter is at Moderately High Risk.

Investors should consult their financial advisers if in doubt about whether the product is suitable for them

Potential Risk Class (PRC) Matrix

Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	

Continuous offer for Units at NAV based prices

Name of Mutual Fund	Groww Mutual Fund
Name of Asset Management Company	Groww Asset Management Limited CIN: U65991KA2008PLC180894 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
Name of Trustee Company	Groww Trustee Limited CIN: U65991KA2008PLC183561 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.
Corporate Office	1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra Tele:+91 22 69744435

Website	www.growwmf.in
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This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.growwmf.in.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 26, 2024

Investment Objective	To generate reasonable returns commensurate with the risk taken by active duration management of the portfolio. The Scheme would be investing in debt instruments including but not limited to bonds, debentures, government securities and money market instruments over various maturity periods. However, there can be no assurance that the investment objective of the scheme will be achieved. The Scheme(s) does not assure or guarantee any returns	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Debt instruments *	0% to 100%
	Money Market Instruments	0% to 100%
	<p>*securitized debt cumulative allocation not to exceed 25% of the net assets of the Scheme (excluding foreign securitized debt).</p> <p>A. The Scheme may use derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The Scheme may also use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time. Investments in Derivatives shall strictly be in compliance with paragraph 12.5 of SEBI Master Circular for Mutual Fund dated May 19, 2023 Total of investments in debt securities, money market instruments and gross cumulative exposure in derivatives shall not exceed 100% of the net assets of the Scheme.</p> <p>B. The Scheme may invest in derivatives up to 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes in accordance with conditions as may be stipulated by SEBI/RBI from time to time.</p> <p>C. The Scheme may also engage in securities lending/ borrowing. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. The Investment Manager will apply the following limits, should it desire to engage in Securities lending: Not more than 20% of the net assets of the Scheme can generally be deployed in securities lending; and Not more than 5% of the net assets of the Scheme can generally be deployed in securities lending to any single counter party.</p> <p>D. The Scheme proposes to engage in short selling against the borrowed securities as per Securities Lending & Borrowing (SLB) scheme as defined under the framework of ‘Securities Lending Scheme, 1997’ of SEBI specified vide Circular No. SMD/POLICY/SL/CIR-09/97 dated May 7, 1997.</p> <p>E. The Scheme may invest in repo/ reverse repo in corporate debt securities/Government Debt Securities up to 10% of the net assets of the Scheme.</p> <p>The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme.</p>	

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	<ul style="list-style-type: none"> • Not more than 20% of the net assets of the Scheme can generally be deployed in securities lending; and • Not more than 5% of the net assets of the Scheme can generally be deployed in securities lending to any single counter party. 	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
2.	Equity Derivatives for non-hedging purposes	50%	Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
3.	Securitized Debt	25%	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated May 19, 2023
4.	Overseas Securities	0	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
5.	ReITS and InVITS	0	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
6.	AT1 and AT2 Bonds	0	Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023.

	7.	Any other instrument Repo/ reverse repo in corporate debt securities/ Government Debt Securities	10%	
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Changes in Asset Allocation Pattern

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change for short term defensive considerations from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unitholders. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations interalia due to market changes. The AMC may from time to time, for a short term, alter the asset composition on defensive consideration and may also invest the funds available in repos, bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time. The rebalancing of the portfolio in accordance with the asset allocation pattern indicated above shall be done within a period of 30 days. In cases where the rebalancing is not carried out within 30 days, the reasons for not carrying out the rebalancing within the aforesaid period will be placed before the Trustees and Investment Committee for its consideration

Investment Strategy

The Fund Manager would seek to enhance returns by trading on the shape of the yield curve in the short to medium time frame and also on the differentiated premia offered by the market to different issuers of debt. For example, the spread between a similar maturity instrument issued by a bank, a NBFC and a manufacturing concern can vary from 100 bps to 500 bps. But it has to be understood that there would be a trade off in terms of their respective liquidity. As the Funds objective to maximize returns without compromising on safety and liquidity, the portfolio would be constructed with a judicious mix of instruments issued by the universe of eligible issuers across the spectrum. Portfolio maturity is determined after analyzing the macroeconomic environment including future course of system liquidity, interest rates and inflation along with other considerations in the economy and markets.

The Investment Strategy would be a combination of Top Down and Bottom Up approach for investments. The Top Down approach would entail:

- 1) Study of the current state of the economy
- 2) Study of the current inflationary trends in the economy and the resultant effect on yields and interest rate movement in the debt market
- 3) Study of the liquidity flows in the system

These studies would help the Fund Manager to determine the duration of a call one has to take during portfolio construction.

The Bottom up approach would entail:

	<p>1) Along with above mentioned top-down approach, we would also adopt a bottom-up approach for identifying investment opportunities in individual companies.</p> <p>2) Management evaluation, corporate governance, industry analysis, business analysis, past track record, future plans, projections, expected returns and valuations would be some of the key points while choosing a company.</p> <p>Based on the above approaches, a Debt Investment Universe would be constructed. This would be the base for portfolio construction. Sovereign Debt i.e. Central Govt. Securities and State Govt. Securities would also be part of the investment universe. Investment in them would take place in accordance with the schemes objectives.</p> <p>As a result, the Fund stands to expose to market risk which can get captured partially by “mark to market component” thereby inducing a potential daily volatility. Also, the Fund might have a mix of credits with a moderately higher credit risk. The Fund will always aim at controlling risk by carrying a rigorous credit evaluation of the instruments proposed to be invested in. The credit evaluation will be carried out on the basis of the parameters mentioned above.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> 1. Risks associated with Securitized Debt 2. Risks associated with investments in Derivatives 3. Risks associated with Securities Lending 4. Risk factors associated with repo transactions in corporate bonds <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
<p>Plans/Options</p>	<p>Plans: The Scheme offers following two Plans for investment into the Scheme:</p> <p>A. Direct : This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. Direct shall have lower expense ratio compared to Regular and no commission shall be paid out of the Direct.</p> <p>B. Regular : This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct and distributor commission may be paid out of this Plan.</p> <p>Direct and Regular shall have separate NAVs. However, there will be a common portfolio for both Plans. The various options available under Direct and Regular and the salient features common to both plans are given below:</p> <p>Options: The Scheme has the following Options across a common portfolio:</p> <p><input type="checkbox"/> Growth Option: This option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation. However, there can be no assurance of the capital appreciation.</p> <p><input type="checkbox"/> IDCW Option: This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this Option, the Scheme will endeavour to declare dividends from time to time. The IDCW shall be dependent on the availability of distributable surplus.</p>

- Groww Dynamic Bond Fund - Direct Plan- - IDCW Option (Reinvestment)
- Groww Dynamic Bond Fund - Direct Plan- Weekly IDCW Option (Payout & Reinvestment)
- Groww Dynamic Bond Fund - Direct Plan- Fortnightly IDCW Option (Payout & Reinvestment)
- Groww Dynamic Bond Fund - Direct Plan- Monthly IDCW Option (Payout & Reinvestment)
- Groww Dynamic Bond Fund - Regular Plan- - IDCW Option (Reinvestment)
- Groww Dynamic Bond Fund - IDCW Sweep Facility (available for weekly, fortnightly and monthly frequency)

In cases where the investor fails to opt for a particular Plan at the time of investment, the default Plan will be Direct.

In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth. If the investor chooses IDCW Option and fails to mention facility then the default facility will be Monthly Reinvestment.

If Dividend payable under IDCW Payout option is equal to or less than Rs. 250/- then the Dividend would be compulsorily reinvested in the option of the Scheme.

- Groww Dynamic Bond Fund (formerly known as Indiabulls Dynamic Bond Fund)- Regular Plan- Weekly IDCW Option (Payout & Reinvestment)
- Groww Dynamic Bond Fund (formerly known as Indiabulls Dynamic Bond Fund)- Regular Plan- Fortnightly IDCW Option (Payout & Reinvestment)
- Groww Dynamic Bond Fund (formerly known as Indiabulls Dynamic Bond Fund)- Regular Plan- Monthly IDCW Option (Payout & Reinvestment)

The IDCW option has the following facilities:

Re-investment IDCW Facility (available for daily, weekly, fortnightly and monthly frequency)

Pay-out IDCW Facility (available for weekly, fortnightly and monthly frequency)

Uniform disclosure on treatment of applications under "Direct"/"Regular" Plans:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

The amounts can be distributed under Income Distribution cum capital withdrawal option (IDCW) out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (dividend) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

A clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to the investors, whenever distributable surplus is distributed. The frequencies of dividend payment and the respective Record Dates under the different Facilities are as follows:

Frequency	Date/Days	Record date	Ex-date	Exceptions in case of Holiday
Daily	Daily	Same	Same	Any of the date falls on holiday, next business date to be considered
Weekly	Every Monday	Same	Same	
Fortnightly	10th & 25th of the Month	10th & 25th of the Month	Record Date + 1 day	
Monthly	25th of the Month	25th of the Month	Record Date + 1 day	

Applicable NAV (after the scheme opens for subscriptions and redemptions)

For Purchase (including switch-in) of any amount:

- In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.

- In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.

- Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

For Switch-ins of any amount:

For determining the applicable NAV, the following shall be ensured:

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.
- The funds are available for utilization before the cut-off time.
- In case of „switch“ transactions from one scheme to another, the allocation shall be in line with redemption payouts.

For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of IDCW etc.”

Note: For Purchase / switch in applications received on Thursday, December 31, 2020 after cut-off timings for less than ` 2 lakhs, the NAV shall be allotted as per above revised rule i.e. based on availability of funds for utilization. Thus, for e.g. if funds are credited to the Scheme after cut-off timings on Friday, January 1, 2021, the applicable NAV shall be of Monday, January 04, 2021.

The Trustee reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time

For allotment of units, it shall be ensured that:

a) For all valid applications of investment amount less than Rs. 2 Lakh the application is received before the applicable cut-off time;

b) For all valid applications of investment amount equal to or more than Rs. 2 Lakh

i. the application is received before the applicable cut-off time,

i. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the Scheme before the cut-off time,

iii. The funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

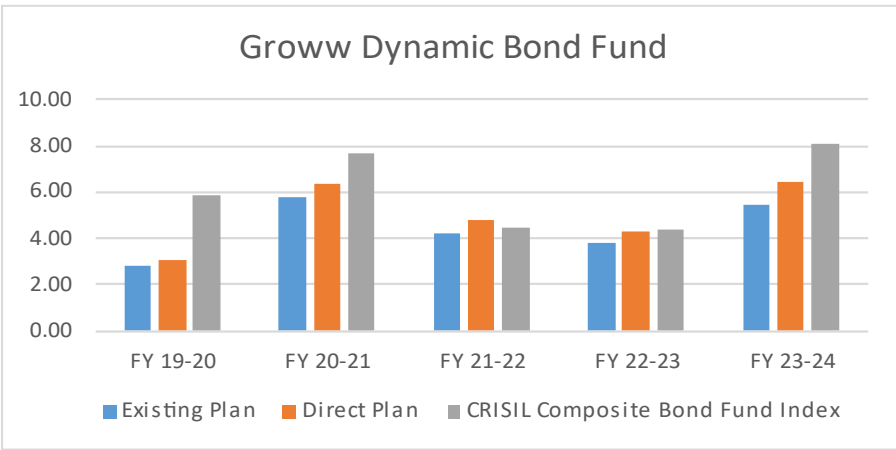
Redemptions including Switch - outs:

The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units:

1. Where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and

2. An application received after 3.00 pm – closing NAV of the next Business Day.

Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Redemption
	Rs. 100 and in multiples of Re. 1 thereafter Rs. 100 and in multiples of Re. 1 thereafter (For Systematic Investment Plan (SIP) Minimum amount for Daily SIP facility shall be Rs 10/- and in multiples of Re 1/- thereof	Rs. 100 and in multiples of Re.1 thereafter	Minimum of Rs. 100 or account balance, whichever is lower and in multiples of Re. 1 thereafter
Despatch of Redemption Request	Redemption: Within 03 working days of the receipt of the redemption request at the authorised centre of the Groww Mutual Fund.		
Benchmark Index	CRISIL Dynamic Bond A-III Index		
Dividend Policy	<p>The Trustee will endeavor to declare IDCW under the IDCW Option, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>IDCW distribution procedure: In accordance with Chapter 11 of SEBI Master Circular for Mutual Funds dated May 19, 2023, the procedure for IDCW distribution will be as follows:</p> <ol style="list-style-type: none"> 1. Quantum of IDCW and record date shall be fixed by the Board of Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus as on the date of declaration of IDCW. 2. Within 1 calendar day of the decision by the Board of Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where Head Office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unit holders for receiving IDCWs. The Record Date will be two working days from the date of issue of notice. 4. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any at the close of business hours on record date. 5. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by the Mutual Fund. 6. The payment of dividend to the unitholders shall be made within seven working days from the record date. <p>Even though the asset portfolio will be common, the NAVs of the growth option and IDCW option in the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCWs.</p>		
Name of the Fund Manager	Mr. Kaustubh Sule		
Name of the Trustee Company	Groww Trustee Limited		

Performance of the scheme:	Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %
	Returns for last 1 year	5.17	6.20	6.47
	Returns for last 3 year	4.38	5.06	5.19
	Returns for last 5 year	5.26	5.89	7.14
	Returns since inception	5.76	6.39	7.59
	 <p style="text-align: center;">Absolute Returns for each Financial year for the last 5 years</p>			
Expenses of the Scheme	New Fund Offer Period: The scheme has already been launched Continuous Offer: Rs. 100 and in multiples of Re. 1 thereafter			
Load Structure	Entry load : Not Applicable Exit load : Nil CDSC (if any):NIL Entry load : NIL Exit load : NIL CDSC (if any):Nil			
Recurring expenses	First Rs. 500 crores of the Daily net assets : 2.00 % Next Rs. 250 crores of the daily net assets : 1.75 % Next Rs. 1250 crores of the daily net assets : 1.50 % Next Rs. 3,000 crores of the daily net assets : 1.35% Next Rs.5,000 crores of the daily net assets : 1.25% Next Rs.40,000 crores of the daily net assets : ratio reduction of 0.05% for every increase of Rs.5,000 crores. On balance of the assets: 0.80%	Actual expenses for the previous financial year: Direct Plan: 0.45% Regular Plan: 1.45 %		

Waiver of Load for Direct Applications	Pursuant to paragraph 10.4 of SEBI Master Circular for Mutual Fund dated May 19, 2023 no entry load will be charged for purchase / additional purchase / switch-in / SIP/ STP transactions accepted by the Fund. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.	
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/ and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day.	
For Investor Grievances please contact	Name and Address of Registrar	KFin Technologies Ltd. Karvy Selenium, Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032
Unitholders' Information	<p>For normal transactions (other than SIP/STP/SWP) during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> ● The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted by physical/ e-mail to those unitholders who have provided an e-mail address. <p>For SIP/STP / SWP transactions:</p> <ul style="list-style-type: none"> ● The first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer. <p>Consolidated Account Statement (CAS):</p> <p>In accordance paragraph 14.4.3 of SEBI Master Circular for Mutual Fund dated May 19, 2023 the following shall be applicable with respect to dispatch of Consolidated Account Statement (CAS):</p> <ul style="list-style-type: none"> ● The CAS shall be generated on a monthly basis. The Consolidated CAS across various AMCs shall be delivered by the depositories within fifteen days from the month end. ● Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. ● Further, CAS issued for the half-year (ended September/ March) shall be delivered to the Unitholders on or before twenty-one days of succeeding month. CAS shall also provide ● The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. ● The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. ● Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, 	

during the concerned half-year period.

- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.
- A CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folio. Investor may opt out of CAS facility if they do not wish to avail the same.

Note:

- If an applicant so desires, the AMC will issue an Account Statement to the applicant within 5 working days from the receipt of such request without any charges.
- The unitholder may request for a physical Account Statement by writing/calling the AMC/ ISC/ Registrar & Transfer Agent.
- For normal transactions and SIP/ STP/ SWP transactions as stated above, in the event the account has more than one registered holder, the first-named Unit holder shall receive the Account Statement.

Where units are held by investor in demat form, the demat statement issued by the Depository Participant will be deemed adequate compliance with the requirements in respect of dispatch of statements of account

Monthly / Half - Yearly Portfolio Disclosures

The Mutual Fund and AMC shall publish the Scheme Portfolio within ten days from the close of month. Mutual Fund / AMC shall disclose portfolio (along with ISIN) as on the last day of the month / half year of the scheme on its website (www.growwmf.in) & on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.