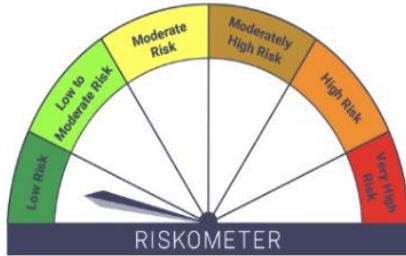
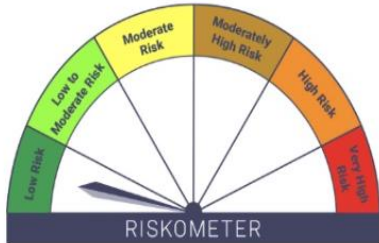


## KEY INFORMATION MEMORANDUM

### GROWW OVERNIGHT FUND

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk)

<p><b>This product is suitable for investors who are seeking*</b></p> <ul style="list-style-type: none"> <li>• Short Term savings</li> <li>• An overnight fund that aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity</li> <li>• Low Risk</li> </ul>	<p><b>Scheme Riskometer</b></p> 	<p><b>Benchmark Riskometer</b></p> <p>As per AMFI Tier I Benchmark <b>CRISIL Liquid Overnight Index</b></p> 
	<p><b>The Scheme Risk-o-meter is at Low Risk.</b></p>	<p><b>The Benchmark Risk-o-meter is at Low Risk.</b></p>

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

#### Potential Risk Class (PRC)

A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

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

#### Continuous offer for Units at NAV based prices

Name of Mutual Fund	<b>Groww Mutual Fund</b>
Name of Asset Management Company	<b>Groww Asset Management Limited CIN: U65991KA2008PLC180894</b> 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	<b>Groww Trustee Limited CIN: U65991KA2008PLC183561</b> 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/Address	1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra Tele-+91 22 69744435
Website	<a href="http://www.growwmf.in">www.growwmf.in</a>

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](http://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 November 28, 2024

<b>Investment Objective</b>	The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. 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.	
<b>Asset Allocation Pattern of the scheme</b>	Types of Instruments	Normal Allocation (% of Net Assets)
	Overnight securities or debt instruments* maturing on or before the next business day	0% to 100%
	<p>*instruments with residual maturity not greater than 1 business day, including money market instruments<sup>^</sup>, TREPS<sup>§</sup>/ reverse repo, debt instruments<sup>^^</sup>, including floating rate instruments, with overnight maturity.</p> <p><sup>^</sup> Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one day , call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p><sup>^^</sup>Debt instruments would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates, central government securities, state development loans and UDAY bonds, recapitalization bonds, municipal bonds and G-Sec repos and any other instruments as permitted by regulators from time to time.</p> <p><sup>§</sup>or similar instruments as may be permitted by RBI/SEBI.</p> <p>The cumulative gross exposure should not exceed 100% of the net assets of the Scheme.</p> <p>The Scheme will invest in securities where the principal is to be repaid in a single payout the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security. In case the maturity of the security falls on a non-business day then settlement of securities will take place on the next business day.</p> <p>The Scheme may invest in the liquid schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.</p> <p>The Scheme shall not invest in Foreign Securities, Securitized Debt and Derivatives.</p> <p>In the event of any deviation from the asset allocation stated above, the Fund Manager shall rebalance the portfolio within 7 business days from the date of such deviation. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 7 business days, the same shall be reported to the Internal Investment Committee and reasons for the same shall be recorded in writing. The internal investment committee shall then decide on the future course of action.</p>	

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unit holders on a temporary basis. The investors/unit holders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at [www.growwmf.in](http://www.growwmf.in) that will display the asset allocation of the scheme as on the given day.

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

<b>Sl. no</b>	<b>Type of Instrument</b>	<b>Percentage of exposure</b>	<b>Circular references*</b>
1.	Securities Lending	0%	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
2.	Equity Derivatives for nonhedging purposes	0%	Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
3.	Securitized Debt	0%	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024
4.	Overseas Securities	0%	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
5.	ReITS and InVITS	0%	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
6.	AT1 and AT2 Bonds	0%	Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
7.	Any other instrument	0%	-

	<p><b>Changes in Asset Allocation Pattern</b></p> <p>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 inter alia 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 7 business days. In cases where the rebalancing is not carried out within 7 business 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.</p>
<p><b>Investment Strategy</b></p>	<p>The scheme aims to identify securities which offer optimal level of yields/returns, considering risk-reward ratio. An appropriate mix of debt market securities and money market securities will be used to achieve this. The scheme will invest in Debt and money market securities getting matured on next business day. Money Market securities include cash and cash equivalents.</p> <p>With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Risk Management team of the AMC. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as longer term financial health of the issuer.</p> <p>The AMC may consider the ratings of such Rating Agencies as approved by SEBI to carry out the functioning of rating agencies. In addition, the investment team of the AMC will study the macro economic conditions, including the political, economic environment and factors affecting liquidity and interest rates. The AMC would use this analysis to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same.</p> <p>Further, the Scheme may invest in other liquid schemes managed by the AMC or in the liquid Schemes of any other Mutual Funds, provided it is in conformity with the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.</p> <p>For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so with the prior approval of the Board of the AMC/Trustee.</p>
<p><b>Risk Profile of the Scheme</b></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"> <li>1. Risk Associated with Securitized Debt</li> <li>2. Risks associated with Derivatives Transactions</li> <li>3. Risk associated with Securities Lending</li> <li>4. Risk factors associated with repo transactions in corporate bonds</li> </ol> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
<p><b>Plans/Options</b></p>	<p><b>Plans:</b> The Scheme offers following two Plans for investment into the Scheme:</p> <p><b>A. Direct :</b> 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>B. Regular :</b> 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><b>Options:</b> The Scheme has the following Options across a common portfolio:</p> <p><b><u>Growth Option:</u></b> 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><b><u>IDCW Option:</u></b> This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this Option, the Scheme will endeavour to declare IDCWs from time to time. The IDCW shall be dependent on the availability of distributable surplus.</p> <p>The IDCW option has the following facilities:</p> <ul style="list-style-type: none"> <li>• Groww Overnight Fund - Direct Plan- - IDCW Option ( Reinvestment)</li> <li>• Groww Overnight Fund - Direct Plan- Weekly IDCW Option (Payout &amp; Reinvestment)</li> <li>• Groww Overnight Fund - Direct Plan- Fortnightly - Fortnightly IDCW Option (Payout &amp; Reinvestment)</li> <li>• Groww Overnight Fund - Direct Plan- Monthly IDCW Option (Payout &amp; Reinvestment)</li> <li>• Groww Overnight Fund - Regular Plan- - IDCW Option ( Reinvestment)</li> <li>• Groww Overnight Fund - Regular Plan- Weekly IDCW Option (Payout &amp; Reinvestment)</li> <li>• Groww Overnight Fund - Regular Plan- Fortnightly IDCW Option (Payout &amp; Reinvestment)</li> <li>• Groww Overnight Fund - Regular Plan- Monthly IDCW Option (Payout &amp; Reinvestment)</li> </ul> <p>In case of holding in demat form, only monthly IDCW reinvestment &amp; pay out facility is available.</p> <p>In cases where the investor fails to opt for a particular Plan at the time of investment, the default Plan will be Direct.</p>

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

**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 (IDCW) 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 IDCW 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	10th & 25th	
Monthly	1st Day of the	1st Day of	1st Day	

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

The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:

**For Purchase of any amount:**

- Valid Applications received at the designated official point of acceptance up to cut-off time of 1:30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme before the cutoff time of 1.30 p.m. i.e. the subscription amount shall be available for utilisation before cut-off time - The closing NAV of the day immediately preceding the day of receipt of the application shall be applicable.
- Valid Applications received at the designated official point of acceptance post cut-off time of 1:30 p.m. and the entire subscription amount credited to bank account of respective Liquid scheme on the day of receipt of application i.e. the subscription amount shall be available for utilisation on the same day as day of receipt of application - The closing NAV of the day immediately preceding the next business day shall be applicable.
- Irrespective of the time of receipt of valid application at the designated official point of acceptance and the entire subscription amount is not credited to respective Liquid scheme account. i.e. the subscription amount is not available for utilisation before the cut-off time - The closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

**For Switch-ins of any amount:**

- Application for switch-in is received before the applicable cut-off time i.e. 1:30 p.m.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch -in liquid scheme before 1:30 p.m.
- The funds are available for utilisation before 1:30 p.m, by the respective switch-in schemes.

The Mutual Fund reserves right to change/modify any of the terms with respect to processing of transaction in line with guidelines issued by SEBI or AMFI from time to time.

- “Switch Out” shall be treated as redemption application and accordingly, closing NAV of the day will be applicable based on the cut-off time for redemption followed for various type of schemes.

- “Switch In” shall be treated as purchase application and accordingly for unit allotment, closing NAV of the day will be applicable on which the funds are available for utilization.

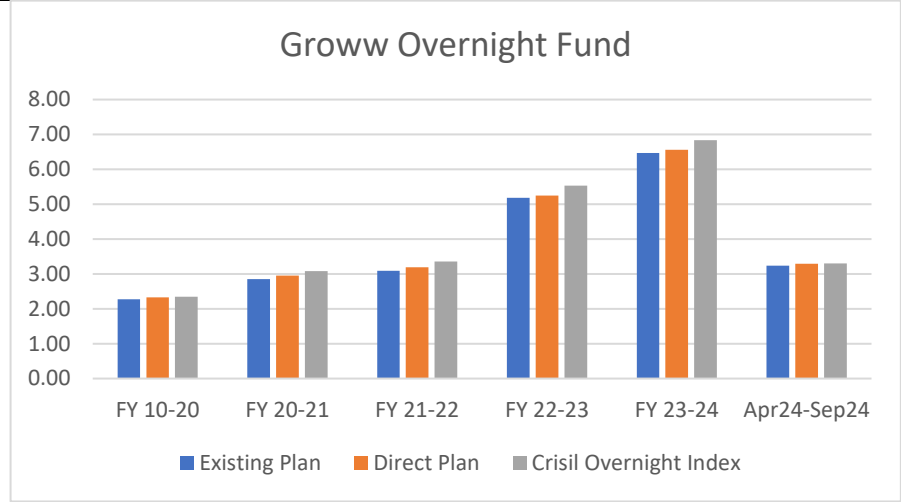
**Redemptions including switch-outs:**

Applicable NAV in respect of valid applications received up to 3:00 p.m., by the Mutual Fund, is a closing NAV of the day immediately preceding the next business day. In respect of valid applications received after 3:00 p.m. by the Mutual Fund, is closing NAV of the next business day.

It may be noted that for all the valid requests for redemptions received after 3.00 p.m., the NAV applicability shall be same as for requests up to 3.00 p.m. on the next business day.

The NAV will be calculated on all business days and as required shall be disclosed in the manner specified under Securities and Exchange Board of India (Mutual Funds) Regulations,1996.

<b>Minimum Application Amount/ Number of Units</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Redemption</b>
	Minimum amount for new purchase / switch in Rs. 100/- and in multiples of Re. 1 thereafter	Minimum additional amount for purchase / switch in Rs. 100/- and in multiples of Re. 1 thereafter	Minimum amount for redemption shall be the Minimum of Rs. 100/- or account balance, whichever is lower and in multiples of Re. 1 thereafter
<b>Despatch of Redemption Request</b>	Redemption: Within 03 working days of the receipt of the redemption request at the authorised centre of the Groww Mutual Fund.		
<b>Benchmark Index</b>	CRISIL Liquid Overnight Index		
<b>Dividend Policy</b>	<p>The Trustee will endeavour to declare IDCW under the IDCW Option, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>IDCW distribution procedure: Pursuant to paragraph 10.6.1 of SEBI Master Circular for Mutual Fund dated June 27, 2024, the procedure for IDCW distribution will be as follows:</p> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>In case of holding in demat form, only monthly IDCW reinvestment &amp; pay out facility is available.</li> <li>The payment of dividend to the unitholders shall be made within seven working days from the record date.</li> </ol> <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>		
<b>Name of the Fund Manager</b>	Mr. Kaustubh Sule		
<b>Name of the Trustee Company</b>	<b>Groww Trustee Limited</b>		

<b>Performance of the scheme :</b>	Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %
	Returns for last 1 year	6.65	6.75	6.81
	Returns for last 3 year	5.50	5.59	5.81
	Returns for last 5 year	4.62	4.72	4.89
	Returns since inception	4.67	4.77	4.92
	 <p style="text-align: center;"><b>Absolute Returns for each Financial year for the last 5 years</b></p>			
<b>ADDITIONAL SCHEME RELATED DISCLOSURES</b>	<p>i. Investor can view Scheme’s portfolio holdings on - <a href="https://www.growwmf.in/downloads/fact-sheet">https://www.growwmf.in/downloads/fact-sheet</a></p> <p>ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description – NA</p> <p>iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly - <a href="https://www.growwmf.in/statutory-disclosure/portfolio">https://www.growwmf.in/statutory-disclosure/portfolio</a> and <a href="https://www.growwmf.in/financials/half-yearly-unaudited">https://www.growwmf.in/financials/half-yearly-unaudited</a></p> <p>iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed - NA</p>			
<b>Expenses of the Scheme</b>	<p>New Fund Offer Period: The scheme has already been launched</p> <p>Continuous Offer: Rs. 500 and in multiples of Re. 1 thereafter</p> <p>Rs. 500 and in multiples of Re. 1 thereafter (For Systematic Investment Plan (SIP))</p> <p>Minimum amount for Daily SIP facility shall be Rs 500/- and in multiples of Re 1/- thereof</p>			
<b>Load Structure</b>	<p>Exit load : Nil</p> <p>CDSC (if any):Nil</p>			
<b>Recurring expenses</b>	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents’ fee, marketing and selling costs etc. as given in the table below:</p> <p>The AMC has estimated that upto 2.00 % of the daily average net assets of the scheme will be charged to the scheme as expenses (Give slab wise break up depending on the assets under management. Give plan/option wise break up if</p>			

the expense structures are different). For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

<b>Expense Head</b>	<b>% p.a. of daily Net Assets* (Estimated p.a.)</b>	
Investment Management & Advisory Fee	Upto 2.00%	
Audit fees/fees and expenses of trustees		
Custodial Fees		
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants		
Marketing & Selling Expenses including Agents Commission and statutory advertisement		
Costs related to investor communications		
Costs of fund transfer from location to location		
Cost towards investor education & awareness		
Brokerage & transaction cost pertaining to distribution of units		
Goods & Services Tax on expenses other than investment and advisory fees		
Goods & Services Tax on brokerage and transaction cost		
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)		
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)		Upto 2.00%
Additional expenses under Regulations 52(6A)(c)	Upto 0.05%	
Additional expenses for gross new inflows from specified cities	Upto 0.30%	

\*Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

\*\*SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMC's to keep B-30 incentive structure in abeyance till further notice.

^ As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will however be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

\*Impact of TER on returns of both Direct plan and Regular plan as an illustration:

	<table border="1" data-bbox="571 230 1503 640"> <thead> <tr> <th data-bbox="571 230 1126 304">Particulars</th> <th data-bbox="1126 230 1350 304">Regular Plan</th> <th data-bbox="1350 230 1503 304">Direct Plan</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 304 1126 378">Amount invested at the beginning of the year (Rs.)</td> <td data-bbox="1126 304 1350 378">10,000</td> <td data-bbox="1350 304 1503 378">10,000</td> </tr> <tr> <td data-bbox="571 378 1126 416">Returns before Expenses (Rs.)</td> <td data-bbox="1126 378 1350 416">1,500</td> <td data-bbox="1350 378 1503 416">1,500</td> </tr> <tr> <td data-bbox="571 416 1126 490">Expenses other than Distribution Expenses (Rs.)</td> <td data-bbox="1126 416 1350 490">150</td> <td data-bbox="1350 416 1503 490">150</td> </tr> <tr> <td data-bbox="571 490 1126 528">Distribution Expenses (Rs.)</td> <td data-bbox="1126 490 1350 528">50</td> <td data-bbox="1350 490 1503 528">-</td> </tr> <tr> <td data-bbox="571 528 1126 602"><b>Returns after Expenses at the end of the year (Rs.)</b></td> <td data-bbox="1126 528 1350 602"><b>1,300</b></td> <td data-bbox="1350 528 1503 602"><b>1,350</b></td> </tr> <tr> <td data-bbox="571 602 1126 640"><b>Returns (%)</b></td> <td data-bbox="1126 602 1350 640"><b>13.00%</b></td> <td data-bbox="1350 602 1503 640"><b>13.50%</b></td> </tr> </tbody> </table> <p data-bbox="552 680 691 710">Illustration:</p> <p data-bbox="552 750 1506 913">If the scheme's gross of expenses NAV goes up by 15% over 1 year (for example from 10 to 11.5), and the expense charged for the scheme over that year is 2% of the initial NAV (0.2), the NAV of scheme (net of expenses) at the end of 1 year will come down to 11.3 (11.5 less 0.2) and therefore the net of expenses return for the investor will be 13%.</p>	Particulars	Regular Plan	Direct Plan	Amount invested at the beginning of the year (Rs.)	10,000	10,000	Returns before Expenses (Rs.)	1,500	1,500	Expenses other than Distribution Expenses (Rs.)	150	150	Distribution Expenses (Rs.)	50	-	<b>Returns after Expenses at the end of the year (Rs.)</b>	<b>1,300</b>	<b>1,350</b>	<b>Returns (%)</b>	<b>13.00%</b>	<b>13.50%</b>
Particulars	Regular Plan	Direct Plan																				
Amount invested at the beginning of the year (Rs.)	10,000	10,000																				
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Expenses other than Distribution Expenses (Rs.)	150	150																				
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<b>Returns after Expenses at the end of the year (Rs.)</b>	<b>1,300</b>	<b>1,350</b>																				
<b>Returns (%)</b>	<b>13.00%</b>	<b>13.50%</b>																				
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.																					
<b>Daily Net Asset Value (NAV) Publication</b>	The AMC shall update the NAVs on the website of the Mutual Fund <a href="https://www.growwmf.in/">https://www.growwmf.in/</a> and on the website of Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) by 11.00 p.m. on every Business Day.																					
<b>For Investor Grievances please contact</b>	<table border="0" data-bbox="552 1120 1506 1263"> <tr> <td data-bbox="552 1120 935 1263">Name and Address of Registrar</td> <td data-bbox="935 1120 1506 1263"><b>KFin Technologies Ltd.</b> Karvy Selenium, Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032</td> </tr> </table>	Name and Address of Registrar	<b>KFin Technologies Ltd.</b> Karvy Selenium, Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032																			
Name and Address of Registrar	<b>KFin Technologies Ltd.</b> Karvy Selenium, Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032																					
<b>Unitholders' Information</b>	<p data-bbox="552 1272 1485 1341"><b>For normal transactions (other than SIP/STP/SWP/ IDCW Sweep Facility) during ongoing sales and repurchase:</b></p> <ul data-bbox="571 1368 1485 1498" style="list-style-type: none"> <li>• The AMC shall issue to the investor whose application (other than SIP/STP/SWP/ IDCW Sweep Facility) has been accepted, an account statement specifying the number of units allotted by e-mail to those unitholders who have provided an e-mail address.</li> </ul> <p data-bbox="552 1541 1262 1570"><b>For SIP/STP / SWP/ IDCW Sweep Facility transactions:</b></p> <ul data-bbox="571 1576 1485 1641" style="list-style-type: none"> <li>• The first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer.</li> </ul> <p data-bbox="552 1688 1062 1718"><b>Consolidated Account Statement (CAS):</b></p> <p data-bbox="552 1744 1485 1874">In accordance amendment to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with paragraph 14.4.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the following shall be applicable with respect to dispatch of Consolidated Account Statement (CAS):</p> <ul data-bbox="571 1904 1485 2031" style="list-style-type: none"> <li>• 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.</li> <li>• Each CAS issued to the investors shall also provide the total purchase</li> </ul>																					

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.

statement, investor should directly contact the respective DP's.

**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 <https://www.growwmf.in/statutory-disclosure/portfolio> and <https://www.growwmf.in/financials/half-yearly-unaudited> on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.



## DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9, 10 & 17)

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number (EUIIN)	RIA Code**
ARN-(ARN stamp here)	ARN-			

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

## 1. INVESTOR'S FOLIO NUMBER

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 4 & proceed to section 8 to provide FATCA/ Additional KYC details. If these details are already provided please proceed to Section 10. Mode of holding will be as per existing folio number.)

## 2. UNITHOLDING OPTION - Demat Mode Physical Mode

These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. XI.

Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

(NSDL)	DP ID No. <input type="text"/> I <input type="text"/> N <input type="text"/>	Beneficiary Account No. <input type="text"/>
(CDSL)	Target ID No. <input type="text"/>	(NSDL) National Securities Depository Limited (CDSL) Central Depository Securities Limited
Enclosures (Please tick any one box) : <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS)		

## 3. GENERAL INFORMATION

^MODE OF HOLDING : [Please tick(✓)]  Single  Joint (Default)  Any one or Survivor

## 4. FIRST APPLICANT DETAILS

NAME^ Mr. / Ms. / M/s.  FIRST  MIDDLE  LAST

PAN / PEKRN^\*\*  OR CKYC Id^\*\*  Date of Birth Or Incorporation (Mandatory in case of Minor)  D  D  M  M  Y  Y  Y  Y

Name of Guardian if first applicant is minor / Contact Person for non individuals

Mr. / Ms.

Guardian's Relationship with Minor

Father  Mother

Court Appointed Guardian

Proof of Birth Date and Guardian's Relationship with Minor

Birth Certificate

Passport

Others (please specify)

STATUS^ :  Resident Individual  Sole Proprietor  Company  Trust  Society  Bank  FI  FII  
 NRI/ PIO/ OCI  Minor through Guardian  Body Corporate  AOP  Partnership Firm  FPI (as and when applicable)  Others (please specify)

Note: In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form (Ref Ins No. XIV) \*\*In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant prior to investing in Groww India Mutual Fund. Refer instruction no.II. 5, 6 & X

## 5. SECOND AND THIRD APPLICANT DETAILS

	NAME^	PAN / PEKRN^**	CKYC Id^**	STATUS^
SECOND APPLICANT	<input type="text"/> Mr./ Ms. / M/s.			<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI
THIRD APPLICANT	<input type="text"/> Mr./ Ms. / M/s.			<input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI

## 6. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. VII & IX)

Correspondence Address\*\* (P.O. Box is not sufficient) \*\*Please note that your address details will be updated as per your KYC records with CKYC / KRA

City/ Town  State  Country  Pin Code

Overseas Address (Mandatory for NRI / FPI Applicants)

City/ Town  State  Country  Pin Code

Tel. (Res.)  STD Code  Tel. (Off.)  Mobile No.  (Country Code)

	Mobile No.	Mobile No. provided pertains to	Email ID	Email ID provided pertains to
FIRST APPLICANT	<input type="text"/>	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor	<input type="text"/>	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor
SECOND APPLICANT	<input type="text"/>	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor	<input type="text"/>	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor
THIRD APPLICANT	<input type="text"/>	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor	<input type="text"/>	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email.  I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

Received From Mr/Ms/M/s :

Scheme Name :  Plan:  Option:

Payment Details Amount ₹  Instrument No.  Date  Drawn on Bank



## 7. BANK ACCOUNT DETAILS

Name of Bank					Bank Branch						
Account No.					Account Type . Type (✓)	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> FCNR	
Branch City			PIN			IFSC Code	For Credit via RTGS		MICR Code	9 Digit For Credit via NEFT	

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account. Please enclose a cancelled cheque leaf of this Bank in case your investment cheque is not from this account, else bank details of investment cheque shall be updated for payout

## 8. FATCA and CRS DETAILS

For Individuals (Mandatory) Non Individual Investors should mandatorily fill separate FATCA/CRS details form

# Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Details	Country #^**	Tax Payer Ref. ID No <sup>®</sup>	Identification Type	Country of Birth^**	Country of Nationality^**
Sole/First Applicant/Guardian					
Second Applicant					
Third Applicant					

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. <sup>®</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent To also include USA, where the individual is a citizen/ green card holder of USA.

Occupation details for	1st Applicant	2nd Applicant	3rd Applicant	Guardian	Gross Annual Income Range (in ₹)	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Private Sector					Below 1 lac				
Public Sector					1-5 lac				
Government Service					5-10 lac				
Business					10-25 lac				
Professional					25 lac- 1 cr				
Agriculturist					1 -5 cr				
Retired					5 - 10 cr				
Housewife					> 10 cr				
Student					OR Network in ₹ (Mandatory for Non Individual) (not older than 1 year)	as on	as on	as on	as on
Others (Please specify)						DDMMYYYY	DDMMYYYY	DDMMYYYY	DDMMYYYY

PEP DETAILS^**	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)^**				
Are you related to a Politically Exposed Person (PEP)^**				

\*\*In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors.

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Groww Mutual Fund/ Groww Asset Management Ltd. in case of any change.

## 9. DECLARATION OF NPO (For Trusts / Society)

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).  Yes  No

If yes, please quote Registration No. of Darpan portal of Niti Aayog.

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

## 10. INVESTMENT & PAYMENT DETAILS

(Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form) (Refer instruction no. IV) OTM facility is available to investors who have Invest Easy facility registered with GMF.

Scheme \_\_\_\_\_ Plan \_\_\_\_\_

(Refer Instruction No. I-10) (For Product Labeling please refer last page of application form) (If you wish to invest in Direct Plan please mention Direct Plan against the scheme name)

Option	Mode of Payment
<input type="checkbox"/> Growth^A <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option Frequency of Income Distribution cum capital withdrawal option _____	<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> OTM Facility <input type="checkbox"/> RTGS / NEFT LEI No. _____ Valid Upto: DDMMYYYY

[Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest]

Investment Amount (₹)	DD Charges (if applicable) (₹)	Net Amount~ (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City
I	II	I minus II		DD MM YYYY			

Note: LEI No. is Mandatory for transaction amount 50 Crs and above for Non Individual. Groww India Mutual Fund LEI number is 335800HSE81TAD65RF98. OTM: One Time Bank Mandate (^^ Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable.

## 11. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer instruction no. II. 1)

Details	POA Name	PAN^
First Applicant	Mr./Ms./M/s	
Second Applicant	Mr./Ms./M/s	
Third Applicant	Mr./Ms./M/s	

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Groww Mutual Fund/ Groww Asset Management Ltd. in case of any change.

## 12. NOMINATION DETAILS

(Ref. Instruction No. VI) In case of existing investor, Nomination details shall be replicated from the folio mentioned above. If investor wishes to register /modify any of the nomination details, Registration /Cancellation of Nominee form shall be provided separately.

DETAILS	NOMINEE 1	NOMINEE 2	NOMINEE 3
Nominee Name			
PAN			
Allocation (%)			
Relationship with Investor			
Nominee date of birth	DD MM YYYY	DD MM YYYY	DD MM YYYY
Guardian Name (in case of Minor)			
Guardian Relation with Nominee			
Nominee/Guardian Signature (in case Nominee is Minor)			

FOR NOMINATION OPT-OUT:  I/We DO NOT wish to make a nomination. (Please tick (✓) if the unit holder does not wish to nominate anyone)

I/We, the undersigned applicant(s)/unitholder(s) hereby confirm that I/we do not wish to appoint any nominee(s) in respect of the mutual fund application(s) /units held in my / our mutual fund folio(s) and understand the implications / issues involved in non-appointment of any nominee(s) and am/ are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio/s.

## 13. DECLARATION AND SIGNATURE

I/We would like to invest in above mentioned scheme subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Groww Asset Management Limited (Groww Mutual Fund) liability. I understand that the Groww Mutual Fund may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree Groww Mutual Fund can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.


I confirm that I am resident of India.  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete. ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser. I hereby authorize the representatives of Groww Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND/DNDC, as the case may be.

## 14. CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company.

Yes  No Please tick (✓) any

	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Note : If the application is incomplete and any other requirements is not fulfilled, the application is liable to be rejected.

Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)/FPI	Sole Proprietor	Minor	HUF
Resolution / Authorisation to invest		✓	✓	✓	✓			✓			
HUF / Trust Deed					✓						✓
Bye - Laws			✓								
Partnership Deed				✓							
SEBI Registration / Designated Depository Participant Registration Certificate								✓			
Proof of Date of birth										✓	
Notarised Power of Attorney					✓						
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							✓				
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy) <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FATCA CRS/UBO Declaration		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Non profit organization (NPO) form			✓			✓					

1. Self attestation is mandatory

2. Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided

3. In case Units are applied in Electronic (Demat) mode.

# INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

## I. GENERAL INSTRUCTION:

- Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Groww Mutual Fund.
- The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
- All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co/Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
- Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Reinvestment of Income Distribution cum capital withdrawal Option of the Income Distribution cum capital withdrawal Plan shall be the default sub-options.
- In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
- If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
- If you have invested through a distributor kindly specify the name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.

In case the subscription amount is Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

- Investors are required to clearly indicate the plans/options in the application form of the scheme.

Investor may note that following shall be applicable for default plan

Sr	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 Plan	Direct Plan
3	Not mentioned	Regular Plan/Other than Direct Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan/Other than Direct Plan	Direct Plan
7	Mentioned	Regular Plan/Other than Direct Plan	Regular Plan/Other than Direct Plan
8	Mentioned	Not mentioned	Regular Plan/Other than Direct 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. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

- Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan.
- The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
- In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM +SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
- If the name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.
- By mentioning RIA/PMS code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Groww Mutual Fund. Declaration for "Execution-only" transactions (only where EUIIN)

## II. APPLICANT'S INFORMATION:

- In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted along with the subscription application form. In case of applications made by non-individual investors, the authorized signatories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest.
- Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
- Date of Birth of the minor is mandatory while opening the account/folio.
- In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
  - Birth certificate of the minor, or

- School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
- Passport of the minor, or
- Any other suitable proof evidencing the date of birth of the minor.
- In case of court appointed legal guardian, supporting documentary evidence shall be provided.
- In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.

## 5. PERMANENT ACCOUNT NUMBER (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. \*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification \*includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Groww Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ Kfintech/ Distributors or visit our website [www.growwmf.in](http://www.growwmf.in) for further details.

## 6. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, refer SEBI Master circular for Mutual Fund dated May 19, 2023 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the Name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

In line with the refer SEBI Master circular for Mutual Fund dated May 19, 2023 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

1) In case of an existing investor of GMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/ Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Groww Mutual Fund with the erstwhile centralized KYC

2) In case of an existing investor of Groww Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website [www.cvlkra.com](http://www.cvlkra.com) along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documentation.

3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL KRA as "MF - VERIFIED BY CVLMF") and not invested in the schemes of Groww Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.

Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website [www.cvlkra.com](http://www.cvlkra.com).

In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

Investors need to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on GMF's website i.e. [www.growwmf.in](http://www.growwmf.in) or on the website of Association of Mutual Funds In India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRA's.

- In case of NRI/ FPI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
- All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

## III. BANK DETAILS:

- As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
- Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (ii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iii) Custodian on behalf of an FPI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- Direct Credit of Redemption / IDCW Proceeds / Refund if any -GMF will endeavor to provide direct / electronic credit for IDCW / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then GMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, GMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of IDCW and redemption payout. For minor investors, please ensure minor bank details are updated prior to redemption, else the redemption will be rejected.
- GMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
- In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/IDCW), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption /IDCW paymentsw.e.f. March 1, 2014.
  - Cancelled original cheque of the Bank Account Details with first unit holder Name and bank account number printed on the face of the cheque; (or)
  - Self attested copy of bank statement with current entries not older than 3 months; (or)
  - Self attested copy of bank passbook with current entries not older than 3 months; (or)
  - Bank Letter duly signed by branch manager/authorized personnel.

### IV. INVESTMENT & PAYMENT DETAILS:

- Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

In case of investments made in the name of a minor through a guardian by means of Cheque, Demand Draft or any other mode, the shall be accepted from the bank account of the minor / minor with guardian or from a joint account of the minor with the guardian only.

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of GMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)
- Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
- In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/ FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
- One time Bank mandate (OTBM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in the OTM facility opted by the investor.

### V. TRANSACTION CHARGES

- In accordance with refer SEBI Master circular for Mutual Fund dated May 19, 2023, Groww Life India Asset Management Limited (Groww Mutual Fund)/ GMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
  - For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
  - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted if:

  - The amount per purchases /subscriptions is less than Rs. 10,000/-;
  - The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch STP/TIDCWP/, etc.
  - Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
  - Subscription made through Exchange Platform irrespective of investment amount.
- Groww Mutual Fund will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

### VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
- Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his

office or a religious or charitable trust.

- Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
- The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- Nomination in respect of units stands rescinded, upon the transfer of units.
- On cancellation of nominations, the nomination shall stand rescinded and GMF shall not be under any obligation to transfer the units in favour of the nominee
- Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SAI.
- In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
- Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
- Power of Attorney (POA) holder cannot sign the Nomination form.
- Nomination is not allowed in a folio held on behalf of a minor.
- If the investor does not fill in the nomination details under Point no - 13 of the Application form, then he needs to select nomination OPT-OUT section with declaration.
- Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee name than the same shall supercede the existing nominee details in the folio.

### VII. COMMUNICATION FOR THE INVESTORS :

In accordance with Refer SEBI Master circular for Mutual Fund dated May 19, 2023 the investor whose transaction has been accepted by the Groww Mutual Fund/GMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
- Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
- Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, payout of Income Distribution cum capital withdrawal option, reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by Groww Mutual Fund/GMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, / GMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

### VIII. SEBI Master circular for Mutual Fund dated May 19, 2023

In terms of refer SEBI Master circular for Mutual Fund dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

### IX. BENEFITS

- Mobile No.: Get alerts on the move for Purchase, IDCW or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit
- E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Groww Mutual Fund.
- IFSC/MICR Code: With Groww E-IDCW you can have your IDCW credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
- As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2019 it is suggested to provide Email ID/ Mobile number of investors in application form.
- Primary holder should provide his/her own Email ID and Mobile Number for speed and ease of communication in a convenient and cost-effective manner and also to prevent fraudulent transactions.
- Investor is also requested to provide the consent, if Mobile No. and Email provided pertains to self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor.

### X. MICRO INVESTMENT (INCLUDING LUMP SUM & MICRO SIP)

- In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.



## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs, non-individuals, etc. are not eligible for such exemption.

\* In case of joint holders, first holder must not possess a PAN.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

- In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

### XI. UNITS HELD IN THE DEMATERIALIZED FORM

- With effect from October 1, 2011, in accordance with refer SEBI Master circular for Mutual Fund dated May 19, 2023, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of GMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
- The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by GMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
- Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
- Unit holders opting for investment in demat mode can not opt for facilities like STP, SWP.
- In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.
- Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
- Demat facility will not be available for Daily, Weekly & Fortnightly Income Distribution cum capital withdrawal plans / options for all the schemes of GMF except Groww Liquid Fund, Groww Ultra Short Duration Fund, Groww Money Market Fund & Groww Low Duration Fund.

- Employee Unique Identification Number (EUIDN) would assist in tackling the problem of misselling even if the employee/relationship manager/sales person leave the employment of the distributor.

- ULTIMATE BENEFICIAL OWNERS(S):** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, refer SEBI Master circular for Mutual Fund dated May 19, 2023 investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as name/s, Address & PAN/Passport together with self attested copy\* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Groww AMC/its RTA. (\*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Groww AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Groww Mutual Fund or log on to our website [www.growwmf.in](http://www.growwmf.in) for the Declaration Form. Notification no S.O. 1074(E) issued by Ministry of Finance (Department of Revenue) dated March 07, 2023"

- a. Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of

India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Groww Mutual Fund ("GMF") and / or Groww Asset Management Limited ("Groww Mutual Fund"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case GMF and/or would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are likely to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

**b. Details under FATCA/ Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate Beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

### d. Declaration under FATCA

- the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as Reportable account or otherwise.
- I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I/ We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or If any certification becomes incorrect and to provide fresh self certification along with documentary evidence.
- I/ We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) / RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. f) / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- It shall be my / our responsibilities to educate myself / our self and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Company for any loss that may arise to the Company on a count of providing incorrect or incomplete information.

Tick	<input checked="" type="checkbox"/>	UMRN											D D M M Y Y Y Y					
Create:	<input type="checkbox"/>	Sponsor Bank Code	Office Use Only										Utility Code Office Use Only					
Modify:	<input type="checkbox"/>	I/We hereby authorize <b>GROWW MUTUAL FUND</b> to debit (tick ✓) <b>SB/ CA/ CC/ SB-NRE/ SB-NRO/ Other</b>																
Cancel:	<input type="checkbox"/>	From Bank A/C Number:																

With \_\_\_\_\_ (Name of Destination Bank with Branch) IFSC Code: \_\_\_\_\_ MICR Code: \_\_\_\_\_  
 an amount of Rupees \_\_\_\_\_ (in words) ₹ \_\_\_\_\_

FREQUENCY:  Monthly  Quarterly  Half Yearly  Yearly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Folio No. \_\_\_\_\_ Phone No. \_\_\_\_\_  
 Schemes **ALL SCHEMES OF GROWW MUTUAL FUND** Email ID \_\_\_\_\_

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank

PERIOD From  To  Or  Until Cancelled

- This is confirm that the declaration has been carefully read, understood & made by me/us. I am authorised the user entity/ corporate to debit my account, based on the instruction as agreed and signed by me.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity / corporate or the bank where I have authorized the debit.

1. _____ Signature of 1st Account Holder	2. _____ Signature of 2nd Account Holder	3. _____ Signature of 3rd Account Holder
_____	_____	_____
Name as in bank records	Name as in bank records	Name as in bank records

SIP Cum Auto Debit Form (OTM) / 26th June 2023 / Version No. 1.0

Please fill this form in ENGLISH in BLACK/DARK COLOURED INK in CAPITAL LETTERS.

New Registration  Micro SIP  Cancellation of SIP

(New Investors to submit duly filled and signed Common Application Form)

## INTERMEDIARY INFORMATION

### DISTRIBUTOR / BROKER INFORMATION

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number (EUIIN)	RIA Code**
ARN- (ARN stamp here)	ARN-			

\*Please sign alongside in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

### 1. INVESTOR'S DETAILS

Folio/Application No.  PAN / PEKRN^\*\*

Sole/First Investor Name: Mr. / Ms. / M/s.  FIRST  MIDDLE  LAST

### 2. INVESTMENT DETAILS (Please ✓ Choice of Scheme / Option)

Scheme

Option

### 3. FREQUENCY DETAILS (Please ✓)

Daily  Weekly  Monthly  Quarterly

Any date between 1st to 28th

No of Installments:  SIP Start Date  SIP End Date  Cheque No.

Amount Per Installment:  Amount (in words)

I/We hereby authorize Groww Mutual Fund and their authorized service providers to debit my/our following bank account by SIP (Debit clearing/ Auto Debit) for collection of SIP payments

Note: Please allow 30 calendar days for Auto Debit to register and start.

Bank Name

Bank Account No.

I/We wish to inform you that I/We have registered with Groww Mutual Fund through their Authorized Service Provider(s) and representative for my/our payment to Groww Mutual Fund by debit to my/our above mentioned bank account. For this purpose I/We authorize their Service Provider(s) and the representative to raise debit on my/our above mentioned account with your branch. I/We here by authorize you to honor all such requests received through their authorized Service Provider(s) and representative to debit my/our account with the amount requested, for due remittance of the proceeds to Groww Mutual Fund. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We here by declare that the particulars given above are correct and complete. If the transactions is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Groww Mutual Fund or their authorized Service Provider(s) and representative responsible. If the date of debit to my/our account happens to be a non-business day as per Mutual Fund or a Bank holiday, execution of the SIP will happen on the next working day and allotment of units will happen as per the Terms and Conditions listed in Scheme Information Document (SID) and Statement of Additional Information (SAI) of the Mutual Fund. The above mentioned bank shall not be liable for, nor be in default by reason of any failure or delay in completion of this service, where such failure or delay is caused in whole or in part by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of government policies, unavailability of banks computer system, force majeure event or any other cause of peril which is beyond the above mentioned banks reasonable control and which has the effect of preventing the performance of this service by the above-mentioned bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the bank and authorized Service Provider(s) and representative jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and the expenses incurred by the bank and authorized Service Provider(s) and representative, by reason of their acting upon the instructions issued by the above named authorized signatories/beneficiaries. This request for debit mandate is valid and may be revoked only through written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and giving reasonable notice to such withdrawals. I/We here by apply for the respective units of Groww Mutual Fund Scheme(s) at NAV based the resale price an agree to abide by terms, conditions, rules and regulations of Scheme(s). I/We hereby authorize bank to debit my account for mandate verification charges, if any.



First / Sole Holder / Guardian /  
Authorised Signatory

Second Holder /  
Authorised Signatory

Third Holder /  
Authorised Signatory

### 4. DECLARATION

I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the utility/service provider/participating Banks/Mutual Fund responsible. I/We have read the T&C and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I/ we hereby authorize the fund to utilize this form for transactions through Email/SMS/Fax/ Phone or any other electronic means.



## INSTRUCTIONS TO FILL MANDATE

### All fields in the form are mandatory to be filled

1. Date in DD/MM/YYYY format.
2. Tick on box to select type of action to be initiated.
3. Tick on box to select type of account to be affected.
4. Customer's bank account number, left padded with zeroes. (Maximum length - 20 Alpha Numeric Characters)
5. Name of bank and branch.
6. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)
7. Amount payable for service or maximum amount per transaction that needs to be processed, in words.
8. Amount in figures, similar to the amount mentioned in words as per point 7 above.
9. Tick on box to select frequency of transaction.
10. Validity of mandate with dates in DD/MM/YYYY format.
11. Names of customer/s and signatures as well as seal of company (where required). (Maximum length of Name - 40 Alpha Numeric Characters)
12. Undertaking by customer.
13. 10 digit mobile number of customer. Mail ID of customer.
14. From date and To date is mandatory However the maximum duration for enrollment is 30 years.

## SIP/AUTO DEBIT MANDATE FORM TERMS & CONDITIONS

1. Complete Common Application form and SIP Auto Debit Mandate Form and One Time Mandate Form along with the first cheque should be submitted to the AMC / K-Fin Technologies Collection Centers.
2. New investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/ branch for which NACH is to be registered.
3. First SIP cheque and subsequent SIP installments via NACH should be of the same amount.
4. Employee Unique Identification Number (EUIIN) - Investor investing through Intermediary shall mandatorily mention the EUIIN on the application form, irrespective whether he/she has been advised by Sales person/ Employee/ Relationship manager\ of the Intermediary or not.  
However, in case of any exception cases, where there is no interaction by Sales person / Employee / Relationship manager of the intermediary with respect to the investment/transaction, the EUIIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor,  
"I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUIIN for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products.
5. SIP instructions will take a minimum of 30 calendar days for registration with the bank and hence the first auto debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in Scheme Information Document (SID)
6. The cities mentioned above may be modified/ updated/ changed/ removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice. If any city, bank/branch is removed, SIP instructions for investors in such cities, bank/branch via SIP route will be discontinued without prior notice.
7. The SIP Enrollment will be discontinued in cases where Three consecutive SIP installments are not honoured or the bank account is closed and no request for change in bank account has been submitted.
8. Request for cancellation should be submitted 2 business days prior to the next SIP date.
9. Request for change in bank mandate to be submitted atleast 30 calendar days before the due date of next SIP installment.
10. The bank account provided for SIP (Debit) should participate in local MICR Clearing.
11. MICR code starting and /or ending with 000 are not valid for SIP
12. The investor agrees to abide by the terms and conditions of SIP facility of the Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified from time to time.
13. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned Scheme Information Document (SID). The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
14. Investors will not hold Groww AMC, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date or if 2-3 consecutive SIP installments are debited by your bank in a day due to the local holidays or any other reason.
15. Groww AMC reserves the right to reject any application without assigning any reason thereof.
16. Please refer SID for minimum SIP investment amount under each schemes.
17. Please refer the Key Information Memorandum (KIM) and SID of the respective scheme for applicable NAV, risk factors, load (exit/entry) and other information on the respective scheme before investing.
18. If an investor does not mention SIP Frequency and/or SIP date in the application form or multiple SIP frequency/dates are mentioned in the SIP Mandate or the details are unclear in the SIP form, the default SIP frequency shall be treated as monthly and the default SIP date will be considered as 5th. In case of fortnightly SIP frequency, default date will be considered as 5th and 21st of the month. If an investor does not mention SIP start date or the SIP start date is unclear in the SIP form, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of
21. Calendar days. If an investor does not mention SIP end date or the SIP end date is unclear in the SIP form, the tenure of SIP will be treated as perpetual (subject to bank's acceptance) till instruction to the contrary is received from the investor. In case the investor does not provide both the start date as well as end date, then the SIP installment would be the minimum number of installments of the respective scheme as mentioned in the respective Scheme Information Document (SID). "Perpetual SIP" will be the default option in case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
19. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
20. To avail of SIP in separate schemes/options via Direct Debit/SIP facility, an investor will have to fill a separate form for each scheme/ options. A single form cannot be used for different schemes simultaneously.
21. For modification/change in SIP amount, New SIP Auto debit mandate form with revised SIP amount along with letter to discontinue the existing SIP amount to be submitted 15 business days prior to the Installment date.
22. If an investor gives a request for change in bank mandate of the same amount as that of the existing SIP amount in the same folio, the existing SIP will be discontinued and only the new SIP containing new bank details will be considered. But if an investor gives a request for change in bank mandate with different SIP amount both the new SIP as well as the existing SIP would continue.
23. In case of investments in the name of a minor, no new transactions / standing instructions / SIP / STP / SWP or cancellation of such requests will be allowed by the guardian from the date of minor attaining majority till instruction from the major is received by the AMC/Mutual Fund along with the prescribed documents for change of

account status from minor to major.

24. The allotment of units in case of SIP in all Schemes of Groww Mutual Fund will be based on realization and utilization of funds only.

25. In case an investor gives full/partial redemption request in a folio where there is an on

going SIP, then redemption will be processed only for the units towards which the amount has been realized.

26. In case of weekly and fortnightly frequencies there are restrictions on the dates to be selected due to operational constraints

Installment option available under SIP		SIP			
		Daily	Weekly	Monthly	Quarterly
Groww Large Cap Fund Groww Dynamic Bond Fund Groww Aggressive Hybrid Fund Groww Liquid Fund Groww Overnight Fund Groww Short Duration Fund	Minimum SIP Amount	Rs. 10/- and in multiples of Re. 1- thereafter/	NA	Rs. 100/- and in multiples of Re. 1- thereafter/	Rs. 100/- and in multiples of Re. 1- thereafter/
	Minimum SIP Installment	6 Months	NA	12 Installments	4 Installment
	SIP Dates	Any Date between 1 to 28 Default date is 7	NA	Any Date between 1 to 28 Default date is 7	Any Date between 1 to 28 Default date is 7
Groww Value Fund	Minimum SIP Amount	Rs. 10/- and in multiples of Re. 1- thereafter/	Rs. 10/- and in multiples of Re. 1- thereafter/	Rs. 10/- and in multiples of Re. 1- thereafter/	Rs. 10/- and in multiples of Re. 1- thereafter/
	Minimum SIP Installment	6 Months	12 Installments	12 Installments	4 Installments
	SIP Dates	Any Date between 1 to 28 Default date is 7	Any Date from 1, 8, 15, 22	Any Date between 1 to 28 Default date is 7	Any Date between 1 to 28 Default date is 7
Groww ELSS Tax Saver Fund	Minimum SIP Amount	Rs. 500/- and in multiples of Rs. 500/- thereafter/	NA	Rs. 500/- and in multiples of Rs. 500/- thereafter/	Rs. 500/- and in multiples of Rs. 500/- thereafter/
	Minimum SIP Installment	6 Months	NA	12 Installments	4 Installments
	SIP Dates	Any Date between 1 to 28 Default date is 7	NA	Any Date between 1 to 28 Default date is 7	Any Date between 1 to 28 Default date is 7
Groww NIFTY Total Market Index Fund	Minimum SIP Amount	Rs. 10/- and in multiples of Re. 1- thereafter/	Rs. 100/- and in multiples of Re. 1- thereafter/	Rs. 100/- and in multiples of Re. 1- thereafter/	Rs. 300/- and in multiples of Re. 1- thereafter/
	Minimum SIP Installment	6 Months	12 Installments	12 Installments	4 Installments
	SIP Dates	Any Date between 1 to 28 Default date is 15	Any Date from 1, 8, 15, 22	Any Date between 1 to 28 Default date is 15	Any Date between 1 to 28 Default date is 15
Groww Banking & Financial Services Fund	Minimum SIP Amount	Rs. 100/- and in multiples of Re. 1- thereafter/	NA	Rs. 100/- and in multiples of Re. 1- thereafter/	Rs. 300/- and in multiples of Re. 1- thereafter/
	Minimum SIP Installment	6 Months	NA	12 Installments	4 Installments
	SIP Dates	Any Date between 1 to 28 Default date is 7	NA	Any Date between 1 to 28 Default date is 7	Any Date between 1 to 28 Default date is 7
Groww Nifty Smallcap 50 Index Fund, Groww Nifty Non-Cyclical Consumer Index Fund, Groww Nifty EV & New Age Automotive ETF FOF Groww Nifty India Defence ETF FOF Groww Gold ETF - FOF	Minimum SIP Amount	NA	NA	Rs. 100/- and in multiples of Re. 1- thereafter/	Rs. 300/- and in multiples of Re. 1- thereafter/
	Minimum SIP Installment	NA	NA	12 Installments	4 Installments
	SIP Dates	NA	NA	Any Date between 1 to 28 Default date is 15	Any Date between 1 to 28 Default date is 15

### ADDITIONAL INSTRUCTIONS FOR MICRO SYSTEMATIC INVESTMENT PLAN (MSIP)

- Micro SIP (Systematic Investment Plan) upto ₹50,000 per year per investor shall be exempted from the requirement of PAN.
- In case of Micro SIP also KYC is mandatory w.e.f. 1st January, 2012.
- In lieu of PAN card copy Investor (including joint holders) to provide the self attested valid Photo ID Proof. Please refer Point 6 below.
- All Micro SIPs where aggregate of installments in a financial year i.e. April to March does not exceed ₹50,000.
- This exemption will be applicable only investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also.
- While making additional/subsequent Micro SIP investment, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting documents again.
- Photo identification documents to be submitted in case of Micro SIP Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
- Proof of address copy. It is clarified that where photo identification documents contain the address of the investor, a separate proof of address is not required.

# FORM FOR FRESH NOMINATION / CHANGE OF EXISTING NOMINATION

Applicable for Individual Unitholders only - whether holding Units Singly or Jointly with other holders  
Please read the instructions carefully before filling up this form

## 1. FOLIO NO.

1.	<input type="text"/>	3.	<input type="text"/>
2.	<input type="text"/>	4.	<input type="text"/>

Name of the 1st Nominee*	Mr./ Ms. /M/s.	FIRST	MIDDLE	LAST
% of Allocation*	<input type="text"/>		PAN of the Nominee\$	<input type="text"/>
Date of Birth of Nominee**	D D M M Y Y Y Y		Nominee Relationship*	<input type="text"/>
Name of the Guardian**	FIRST	MIDDLE	LAST	PAN of Nominee Guardian\$ <input type="text"/>
Guardian's Relationship with Nominee**	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian			
Proof of Relationship\$	<input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others			
Address\$	<input type="text"/>			
City	<input type="text"/>	State	<input type="text"/>	PIN <input type="text"/>

Name of the 2nd Nominee*	Mr./ Ms. /M/s.	FIRST	MIDDLE	LAST
% of Allocation*	<input type="text"/>		PAN of the Nominee\$	<input type="text"/>
Date of Birth of Nominee**	D D M M Y Y Y Y		Nominee Relationship*	<input type="text"/>
Name of the Guardian**	FIRST	MIDDLE	LAST	PAN of Nominee Guardian\$ <input type="text"/>
Guardian's Relationship with Nominee**	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian			
Proof of Relationship\$	<input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others			
Address\$	<input type="text"/>			
City	<input type="text"/>	State	<input type="text"/>	PIN <input type="text"/>

Name of the 3rd Nominee*	Mr./ Ms. /M/s.	FIRST	MIDDLE	LAST
% of Allocation*	<input type="text"/>		PAN of the Nominee\$	<input type="text"/>
Date of Birth of Nominee**	D D M M Y Y Y Y		Nominee Relationship*	<input type="text"/>
Name of the Guardian**	FIRST	MIDDLE	LAST	PAN of Nominee Guardian\$ <input type="text"/>
Guardian's Relationship with Nominee**	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Guardian			
Proof of Relationship\$	<input type="checkbox"/> Birth Certificate <input type="checkbox"/> School Leaving Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others			
Address\$	<input type="text"/>			
City	<input type="text"/>	State	<input type="text"/>	PIN <input type="text"/>

## 2. SIGNATURE

	First / Sole Holder / Guardian / Authorised Signatory	Second Holder / Authorised Signatory	Third / Authorised Signatory
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\*Mandatory | \$Optional | \*\*Mandatory & Applicable in case the Nominee is a Minor

## INSTRUCTIONS AND TERMS AND CONDITIONS

1. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
2. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder **cannot nominate**.
3. Nomination is not allowed in a folio of a Minor unitholder.
4. If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on "Anyone or Survivor" basis).
5. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
6. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
7. The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
8. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
9. **Multiple Nominees:** Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation/claim settlement shall be made equally amongst all the nominees.
10. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
11. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio/account.
12. Nomination shall stand rescinded upon the transfer of units.
13. **Death of Nominee/s:** In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
14. **Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/Mutual Fund / Trustees against the legal heir(s).**
15. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
16. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

Folio No.  OR

( For existing Unit Holder)

Permanent Account No. (PAN)

Name of Sole / First Unit Holder Mr. / Ms. / M/s.  FIRST  MIDDLE  LAST

## ADDITIONAL OF BANK ACCOUNTS

Please register my/our following bank accounts for all investments in my/our folio. I/we understand that I/we can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio in the order given below and the same shall be registered only if there is a scope to register additional bank accounts in the folio subject to a maximum of five in the case of Individuals/HuF and ten in the case of non individuals.

For each bank account, Investors should produce original for verification or submit originals of the documents mentioned below.

### DEFAULT BANK ACCOUNT

1st Name of Bank  Bank Branch

Account No.  Account Type . Type (✓)  Savings  Current  NRO  NRE  FCNR

Branch City  PIN  IFSC Code  MICR Code

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

Document attached (Please (✓) Any one)  Cancelled Cheque with name pre-printed  Bank statement  Pass book  Bank Certificate

### ADDITIONAL BANK ACCOUNT

2nd Name of Bank  Bank Branch

Account No.  Account Type . Type (✓)  Savings  Current  NRO  NRE  FCNR

Branch City  PIN  IFSC Code  MICR Code

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

Document attached (Please (✓) Any one)  Cancelled Cheque with name pre-printed  Bank statement  Pass book  Bank Certificate

3rd Name of Bank  Bank Branch

Account No.  Account Type . Type (✓)  Savings  Current  NRO  NRE  FCNR

Branch City  PIN  IFSC Code  MICR Code

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

Document attached (Please (✓) Any one)  Cancelled Cheque with name pre-printed  Bank statement  Pass book  Bank Certificate

4th Name of Bank  Bank Branch

Account No.  Account Type . Type (✓)  Savings  Current  NRO  NRE  FCNR

Branch City  PIN  IFSC Code  MICR Code

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

Document attached (Please (✓) Any one)  Cancelled Cheque with name pre-printed  Bank statement  Pass book  Bank Certificate

5th Name of Bank  Bank Branch

Account No.  Account Type . Type (✓)  Savings  Current  NRO  NRE  FCNR

Branch City  PIN  IFSC Code  MICR Code

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

Document attached (Please (✓) Any one)  Cancelled Cheque with name pre-printed  Bank statement  Pass book  Bank Certificate

### 3. BANK ACCOUNT DELETION FORM

Folio No.

(For existing Unit Holder)

Permanent Account No. (PAN)

Name of Sole / First Unit Holder Mr. / Ms. / M/s.

FIRST

MIDDLE

LAST

Please delete the following Bank accounts as registered accounts for my/our above folio:


Bank Account No.	<input type="text"/>	Bank Account No.	<input type="text"/>
Bank Account No.	<input type="text"/>	Bank Account No.	<input type="text"/>
Bank Account No.	<input type="text"/>	Bank Account No.	<input type="text"/>
Bank Account No.	<input type="text"/>	Bank Account No.	<input type="text"/>

Deletion of a default bank account is not permitted unless the investor mentions another registered bank account as a default account in Part B of this Form.

### 4. DECLARATION AND SIGNATURE

I / We have read and understood the terms and conditions given below for registration of / change to multiple bank accounts. I / We understand that my / our application form is liable to be rejected if it is not filled as per the details required herein and in case the correct and complete supporting documents are not provided by me / us. I / We hereby declare that the particulars given above are correct and express my / our willingness to receive credit of Dividend / redemption proceeds through the mode indicated above.

To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by **AUTHORISED SIGNATORIES**

	First / Sole Holder / Guardian / Authorised Signatory	Second Holder / Authorised Signatory	Third Holder / Authorised Signatory
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### INSTRUCTIONS AND TERMS AND CONDITIONS

- This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HuF can register upto 5 different bank accounts for a folio by using this form. Nonindividuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts, please use extra copies of this form.
- Please enclose a cancelled cheque leaf for each of such banks accounts. This will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered.
- If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification.
- Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted.
- The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
- The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund retains the right to register any one of them as the default bank account.
- A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request, subject to standard processing norms.
- If any of the registered bank accounts are closed/ altered, please intimate the AMC in writing of such change with an instruction to delete/alter it from our records.
- The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct the AMC to change the default bank account by choosing one of the additional accounts already registered with the AMC.
- If request for redemption received together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
- If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/NRO/NRE.
- The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.



**Investment Manager:** Groww Asset Management Ltd. (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.

**Notice cum addendum no. 28/2024**

**Notice cum Addendum to the Scheme Information Document (SID), Key Information Memorandum (KIM) and Statement of Additional Information (SAI) of the Schemes of Groww Mutual Fund (“GMF”)**

Notice is hereby given to the Investors/Unitholders that the following changes will be effective from 04<sup>th</sup> December 2024 (“Effective Date”):

**(i) Introduction of daily, weekly frequency in Systematic Investment Plan (“SIP”) and changes in default SIP date, minimum investment amount of SIP for the following schemes of GMF:**

Sr. No.	Scheme Name	Existing					Revised				
		Daily	Weekly	Monthly	Quarterly	Default SIP Date	Daily	Weekly	Monthly	Quarterly	Default SIP Date
01	<b>Groww Large Cap Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	15
02	<b>Groww Dynamic Bond Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	15
03	<b>Groww Aggressive Hybrid Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	15





04	<b>Groww Overnight Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	15
05	<b>Groww Liquid Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	15
06	<b>Groww Short Duration Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	15
07	<b>Groww ELSS Tax saver Fund</b>	Rs. 500 and in multiples of Rs. 500/- thereafter	NA	Rs. 500 and in multiples of Rs. 500/- thereafter	Rs. 500 and in multiples of Rs. 500/- thereafter	7	Rs. 500 and in multiples of Rs. 500/- thereafter	Rs. 500 and in multiples of Rs. 500/- thereafter	Rs. 500 and in multiples of Rs. 500/- thereafter	Rs. 500 and in multiples of Rs. 500/- thereafter	15
08	<b>Groww Value Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	Rs. 10 and in multiples of Re. 1/- thereafter	Rs. 10 and in multiples of Re. 1/- thereafter	Rs. 10 and in multiples of Re. 1/- thereafter	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	15
09	<b>Groww Total Market Index Fund</b>	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	15
10	<b>Groww Banking &amp; Financial</b>	Rs. 100 and in multiples of Re. 1/- thereafter	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples	7	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples	Rs. 100 and in multiples	Rs. 300 and in multiples	15





	<b>Services Fund</b>				of Re. 1/- thereafter			of Re. 1/- thereafter	of Re. 1/- thereafter	of Re. 1/- thereafter	
<b>11</b>	<b>Groww Nifty Smallcap 250 Index Fund</b>	NA	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15
<b>12</b>	<b>Groww Nifty Non-Cyclical Consumer Index Fund</b>	NA	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	15
<b>13</b>	<b>Groww Gold ETF - FOF</b>	NA	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15
<b>14</b>	<b>Groww Nifty India Defence ETF FOF</b>	NA	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15
<b>15</b>	<b>Groww Nifty EV &amp; New Age Automotive ETF FOF</b>	NA	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	15



**(ii) Changes in minimum lumpsum investment amount of the following Schemes of GMF:**

<b>Sr. No.</b>	<b>Scheme Name</b>	<b>Existing Lumpsum investment amount</b>	<b>Revised Lumpsum investment amount</b>
<b>01</b>	<b>Groww Dynamic Bond Fund</b>	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re.1 thereafter
<b>02</b>	<b>Groww Overnight Fund</b>	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re.1 thereafter
<b>03</b>	<b>Groww Liquid Fund</b>	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re.1 thereafter
<b>04</b>	<b>Groww Short Duration Fund</b>	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re.1 thereafter
<b>05</b>	<b>Groww Value Fund</b>	Rs. 10 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re.1 thereafter
<b>06</b>	<b>Groww Total Market Index Fund</b>	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re.1 thereafter

This Notice cum addendum forms an integral part of the SID & KIM of abovementioned schemes and SAI of GMF. All other terms and conditions as mentioned in SID, KIM and 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/-**  
**Authorised Signatory**

**Place: Mumbai**  
**Date: November 28, 2024**

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