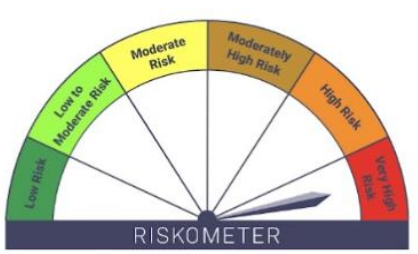
KEY INFORMATION MEMORANDUM

Groww Nifty Smallcap 250 Index Fund
(An open-ended scheme replicating/tracking Nifty Smallcap 250 Index-TRI)

This product is suitable for investors who are seeking*:	**Scheme Riskometer**	**Benchmark Riskometer**
• Looking for return that corresponds to the performance of Nifty Smallcap 250 Total Return Index subject to tracking error • Seeking long term capital growth	 The Scheme Risk-o-meter is at Very High Risk	Nifty Smallcap 250 Index - TRI  The Benchmark is at Very High Risk

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

Continuous offer for Units at NAV based prices:

Name of Mutual Fund	**Groww Mutual Fund**
Name of Asset Management Company	**Groww Asset Management Limited (CIN:** U65991KA2008PLC180894) Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India
Name of Trustee Company	**Groww Trustee Limited (CIN:** U65991KA2008PLC183561) Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India
Corporate Office	505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra, Tele-+91 22 69744435
Website	www.growwmf.in

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, 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 October 23, 2026

<table>
<tr><td>Investment Objective</td><td>The Scheme seeks investment return that corresponds to the performance of Nifty Smallcap 250 Total Return Index subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>Under normal circumstances, the asset allocation will be as follows:

<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Equity and Equity related securities of companies constituting the underlying index (NIFTY Smallcap 250 Index-TRI)</td><td>95</td><td>100</td></tr>
<tr><td>Debt & Money Market Instruments / and Units of debt schemes# / Units of Debt ETFs*</td><td>0</td><td>5</td></tr>
</table>

*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed.

The Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions or for hedging purposes, as permitted by SEBI/RBI. The Exposure to derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Fund shall not write options or purchase instruments with embedded written options. When constituent’s securities of underlying Index are available again, derivative positions in these securities would be unwound. Subject to the SEBI Regulations as applicable from time to time, the Scheme may, if the Trustees permit, participate in securities lending. The maximum exposure of the Scheme to a single intermediary in the stock lending programme at any point of time would be limited to 50% of the market value of its equity portfolio or up to such limits as may be specified by SEBI. The Scheme will not lend more than 75% of its corpus. The cumulative gross exposure through equity, debt, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme, subject to approval if any.

The Asset Allocation portion shall also include subscription and redemption cash flow which may be undeployed due to various reasons (dividend from underlying securities, rebalancing or balances for running cost of the scheme, residual amount due to execution on rounding off etc). Subject to the SEBI Regulations as applicable from time to time

#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

The scheme may invest upto 5% of net assets in Liquid & Overnight scheme of the Groww Mutual Fund or any other Mutual Fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the management of Groww Asset Management Limited or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of Groww Mutual Fund

As per SEBI Letter dated 3rd November 2021 Cash and cash equivalents having residual maturity of less than 91 Days are not considered for the purpose of calculating gross exposure limit.

The Scheme shall adhere to the following limits should it engage in Stock Lending.

(a) Not more than 20% of the net assets can generally be deployed in Stock Lending
(b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.

The Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds. The Scheme will not invest in:</td></tr>
</table>

a. debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework.
b. debt instruments having Structured Obligations / Credit Enhancements.

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period which shall not exceed 7 days. The exposure to derivatives will be rebalanced to align with the underlying index changes in weights or constituents. The notional exposure of the Scheme in Derivative instruments shall be restricted to 50% of the net assets of the Scheme. This will also include various derivative and hedging products to reduce the risk of the portfolio, in the manner permitted by SEBI from time to time. Index futures/options are meant to be an efficient way of buying/selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. It can help in reducing the Tracking Error in the Scheme. Index futures/options may avoid the need for trading in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the individual stocks. Index futures/options can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares comprising the underlying index and will be easy to settle compared to a physical portfolio of shares representing the underlying index. In case of investments in index futures/options, the risk/reward would be the same as investments in a portfolio of shares representing an index. However, there may be a cost attached to buying an index future/option.

The cumulative gross exposure to equity, derivatives, debt instruments and money market instruments will not exceed 100% of the net assets of the scheme.

Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time). Further, the Scheme may for meeting liquidity requirements invest in Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed among others, as permitted by regulation.

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of paragraph 13.72 of SEBI Master circular for Mutual Funds dated March 20,2026. Further, the Scheme may for meeting liquidity requirements invest in units of money market/liquid schemes of Groww Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The AMC shall not charge any investment management fees with respect to such investment. In case of any deviation from the above asset allocation, the portfolio shall be rebalanced within 7 Days to ensure adherence to the above norms. In the event of involuntary corporate action, the Scheme shall dispose of the security not forming part of the underlying index within 7 Days from the date of allotment/ listing. In case of change in constituents of the index due to periodic review, the portfolio of the scheme shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

Sl. no	**Type of Instrument**	**Percentage of exposure**	**Circular references***
1.	Securities Lending	20%	Paragraph 13.6 of Master Circular
2.	Equity Derivatives for nonhedging purposes	50%	Paragraph 13.15 of SEBI Master Circular of Mutual Fund
3.	Securitized Debt	0%	Paragraph 13.1(2) of Master Circular of Mutual Fund

4.	Overseas Securities	0%	Paragraph 13.11 of Master Circular of Mutual Fund
5.	InVITS	0%	Paragraph 13.13 of Master Circular of Mutual Fund
6.	AT1 and AT2 Bonds	0%	Paragraph 13.1 (9) of Master Circular of Mutual Fund
7.	Any other instrument	0%	-

The scheme will not invest in instruments having special features as stated in paragraph 13.1 of SEBI Master circular for Mutual Funds dated March 20, 2026 as amended from time to time.

The scheme will not invest in:

- Credit default swaps,
- Debt Instruments having Structured Obligations / Credit Enhancements
- ADR, GDR or Overseas securities,
- securities lending,
- short selling,
- Repo on Corporate Bonds,
- Commodity Derivatives,
- Debt Derivatives instrument
- InVIT
- securitized debt instruments

As per paragraph 4.3 of SEBI Master circular for Mutual Funds dated March 20,2026, in order to address the risk related to portfolio concentration in the Scheme, the underlying index for this scheme shall comply with the following:
a) The index shall have a minimum of 10 stocks as its constituents.
b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
c)The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.
Accordingly, the underlying Index shall ensure that such index complies with the aforesaid norms.
For residual portion of 5% in asset allocation, apart from the investment restrictions prescribed under
SEBI (MF) Regulations, the scheme follows certain internal norms vis-à-vis limiting exposure to a particular issuer or sector, etc within the mentioned restrictions, and these are subject to review from time to time.

Change in Asset Allocation Pattern

The Scheme in general, will hold all the securities that constitute the underlying Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances such tracking error is not expected to exceed 2% p.a for daily 12 month rolling return. However, in case of events like, IDCW received from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. Since the Scheme is an index fund, it will endeavour that at no point of time the Scheme will deviate from the index.
Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders.

	Rebalancing of deviation due to short term defensive consideration: Any alteration in the investment pattern will be for a short term on defensive considerations as per clause 1.9.1.b of SEBI Master Circular dated March 20, 2026; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above. **Portfolio rebalancing in case of passive breach:** In line with Clause 4.5.5 of SEBI Master Circular dated March 20, 2026, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. However the same will be rectified at the earliest opportunity as may be available, but not later than 7 calendar days, to minimize the tracking error. In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 calendar days from the date of allotment/listing. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of Regulation 22(9)(c) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
Investment Strategy	Equity The Scheme will be managed passively with investments in stocks in a proportion to the weights of these stocks in the Nifty Smallcap 250 Index - TRI. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, considering the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme. The designated Fund manager of the scheme will be responsible for taking the day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions. The Scheme shall be benchmarked to Nifty Smallcap 250 Index - TRI. Since the scheme is an index fund, the compositions of the benchmark are such that it is most suited for comparing performance of the Scheme. A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme. The AMC may approach rating agencies such as CRISIL, ICRA, etc for ratings of the scheme. The Scheme may invest in other Scheme managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-Scheme investment made by all Schemes of Groww Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Groww Mutual Fund. The limit however does not apply to any Fund of Funds scheme. 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 after complying with the Regulations. **PORTFOLIO TURNOVER** Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted

<table>
<tr><td></td><td>return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market.
Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Nifty Smallcap 250 Index -TRI. However, it will be the endeavor of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.</td></tr>
<tr><td>Risk Profile of the Scheme</td><td>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:
1. Risk specific to investing in securities forming part of Nifty Smallcap 250 Index - TRI and risks
2. Risk associated with Equity and Equity related Instruments
3. Risks associated with investing in Small cap stocks
4. Risks associated with Equity Markets, (i.e. Markets in which Equity Shares or Equity oriented instruments are issued and traded)
5. Risk associated with Debt & Money Market Instruments
6. Risks associated with investing in TREPS Segment
7. Risk associated with securities lending
8. Risk factors with investing in Derivatives
9. Risk factors associated with Creation of Segregated Portfolio

For details on risk factors and risk mitigation measures, please refer SID.</td></tr>
<tr><td>Plans/Options</td><td>There will be two plans under the Scheme namely, Regular Plan and Direct Plan. Regular Plan:
This Plan is for investors who wish to route their investment through any distributor.

Direct Plan:

This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.

The portfolio of both plans will be unsegregated
Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form “Groww Nifty Smallcap 250 Index Fund – Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1.</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2.</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3.</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>4.</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5.</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>6.</td><td>Direct</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>7.</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr>
<tr><td>8.</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr>
</table></td></tr>
</table>

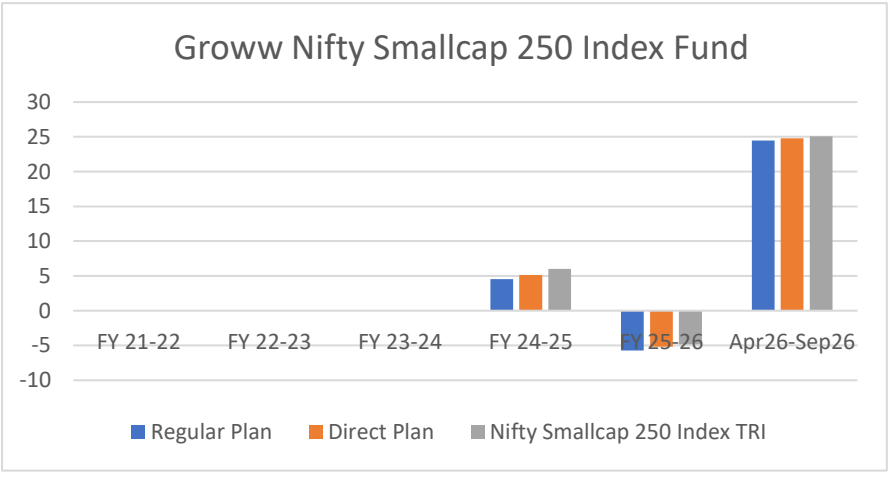
	Pursuant to Addendum No. 13 issued by the AMC on June 29, 2026, fresh subscriptions under the Income Distribution cum Capital Withdrawal (IDCW) Option, including both the IDCW Re-investment Facility and the IDCW Pay-out Facility of the Scheme, have been discontinued until further notice by the AMC. For detailed disclosure on default plans and options, kindly refer SAI.		
Applicable NAV (after the scheme opens for subscriptions and redemptions)	The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/nav and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day **Technical issues when transactions are processed through online facilities/ electronic modes:** The time of transaction done through various online facilities /electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of few seconds or upto 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Groww Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.		
Minimum Application Amount/ Number of Units	**Purchase**	**Additional Purchase**	**Redemption**
	Rs. 500 and in multiples of Re. 1/- thereafter Minimum amount for SIP facility shall be Rs 100/- and in multiples of Re 1/- thereof.	Rs. 500 per application and in multiples of Re. 1 thereafter. Units will be allotted in whole figures and the balance amount will be refunded.	Rs. 500/- and in multiple of Re. 1/- thereafter account balance, whichever is lower.
Despatch of Redemption Request	The redemption or repurchase proceeds shall be dispatched to the unitholders within 03 working days from the date of redemption or repurchase. Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM - COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders		
Benchmark Index	• Nifty Smallcap 250 Index - TRI.		
Dividend Policy (IDCW)	Growth Option: Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them. IDCW Option: Under the IDCW option, the Trustee may at any time decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of IDCW. The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance. The asset management company (AMC) is required to despatch to the unitholders the IDCW payments within seven working days from the record date. In case the AMC fails to despatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. In case of dynamic lien the IDCW may be credited to the financier. The IDCW Option will be available under two sub-options – the Payout Option and the Reinvestment Option. Payout of IDCW Option: Unitholders will have the option to receive payout of their IDCW by way of IDCW payments or any other means which can be enchased or by way of direct credit into their account. Reinvestment of IDCW Option:		

	Under the Reinvestment option, IDCW amounts will be reinvested in the reinvestment of IDCW Option at the Applicable NAV announced immediately following the record date. The Trustees reserve the right to introduce new options and / or alter the payout of IDCW intervals, frequency, including the day of payout. When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains
Name of the Fund Manager	Mr. Nikhil Satam – Managing Fund Since February 21, 2025 Mr. Aakash Chauhan – Managing Fund Since April 14, 2025 Mr. Shashi Kumar – Managing Fund Since May 16, 2025
Name of the Trustee Company	Groww Trustee Limited
Performance of the scheme	

Groww Nifty Smallcap 250 Index Fund as on September 30, 2026

Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %
Returns for last 1 year	6.31	6.90	7.23
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	6.35	6.92	7.58
Benchmark: Nifty Smallcap 250 TRI		Inception Date: 29 February 2024	
Data as on 30th September 2026			

Note: Past performance may or may not be sustained in future. Returns are compounded annualized for period more than or equal to 1 year. Calculations are based on Growth Option NAVs.



<table>
<tr>
<td>ADDITIONAL SCHEME RELATED DISCLOSURES</td>
<td>
i. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectorshttps://www.growwmf.in/downloads/fact-sheet
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: https://growwmf.in/statutory-disclosure/exposure-report
iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited
iv. Functional website link to the respective addendums to the SID after the last update of SID – https://growwmf.in/downloads/addendum
v. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. – 0.30
i. Aggregate investment in the Scheme by: Not Applicable as this is a new scheme
<table>
<tr><th>Sr. No.</th><th>Category of Persons</th><th>Net Value</th><th>Market Value (in Rs)</th></tr>
<tr><td>1.</td><td>Concerned scheme’s Fund Manager(s)</td><td>Units</td><td>NAV per unit</td></tr>
<tr><td></td><td></td><td>Nil</td><td>Nil</td></tr>
</table>
For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.
</td>
</tr>
</table>

Expenses of the Scheme

Exit load: NIL

Load Structure

These are the fees and expenses for operating the Scheme. These expenses include, inter alia, the Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agent's fee, marketing and selling expense and other permissible expense, as detailed in the table below:

Recurring expenses

The AMC has estimated that expenses upto 0.90% of the daily net assets of the scheme may be charged to the scheme as Base Expense Ratio. For the actual current expenses being charged, the investor are requested to refer to the website of the Mutual Fund at https://www.growwmf.in/downloads/expense-ratio.

The purpose of the below table is to assist the investor in understanding various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC based on past experience and are subject to change inter-se.

Sr.No.	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
1.	marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes, if any;	Upto 0.90
2.	registrar services for transfer of units sold or redeemed;	
3.	fees and expenses of trustees;	
4.	audit fees;	
5.	custodian fees;	
6.	costs related to investor communication;	
7.	costs of providing account statements and Income Distribution cum Capital Withdrawal payout/redemption cheques and warrants;	
8.	costs of fund transfer from location to location	
9.	insurance premium paid by the fund;	
10.	winding up costs for terminating a scheme	
11.	brokerage cost incurred towards execution of trades in addition to limits prescribed in regulation 66(9)	
12.	costs of statutory advertisements;	
13.	expenses towards storage and handling of underlying goods due to physical settlement of any commodity derivative contract or cost towards storage and handling of gold and silver; (as applicable)	
14.	listing fees, in case of schemes listed on a recognised stock exchange; and	
15.	Investor Education and awareness program	
16.	such other expenses as may be specified or approved by the SEBI.	
17.	Maximum Base expense ratio (BER) permissible under Regulation 66 (7)(c)	Upto 0.90

Total Expense Ratio (TER): As defined in Regulation 67 of MF Regulations, 2026, Total Expense Ratio (TER) means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme and TER includes:

Base Expense Ratio (BER) as mentioned in above table as per Regulation 66(7)

Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, shall not exceeding 0.06% of the value of trades in case of cash market transactions and 0.02% of the value of trades in case of derivative market transactions.
Any expense charges towards brokerage in excess of the aforesaid limits shall form part of the BER limit specified under sub-regulation (7) of Regulation 66.

Transaction costs incurred for the purpose of execution of trade mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

All statutory levies will be over and above the base expense ratio limits as defined in regulation 66(7).

Any expenditure in excess of the base limits specified in regulation 66 shall be borne by AMC or the trustees or sponsors. If any expense of the scheme is borne by AMC or by the trustee or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed.

Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.		
Daily Net Asset Value (NAV) Publication	The AMC will calculate the NAVs for all the Business Days. The Asset Management Company ("AMC") shall update the NAVs on the website of Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) by11.00 p.m. every Business Day. The NAV shall also be available on AMC website https://www.growwmf.in/nav		
For Investor Grievances please contact	Name and Address of Registrar: KFin Technologies Ltd. Selenium,Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032.	Name and Address of Investor Relations Officer: Mr. Nitin Mehta (Investor Relations Officer) Corporate Office - 505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra, Tele- +91 22 69744435 Email: iro@growwmf.in	
Unitholders' Information	**Monthly / Half - Yearly Portfolio Disclosures** This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in 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.	
	Half -Yearly Financial Results	The Mutual Fund and AMC shall within one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. It will also be displayed on the website of the AMC (https://www.growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio) and AMFI www.amfiindia.com	
	Annual Report	The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (https://www.growwmf.in/financials/scheme-financials) and Association of Mutual Funds in India (www.amfiindia.com).	
	Portfolio	A. The Fund shall disclose the following on monthly basis: • Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme o Name and exposure to top 7 groups as a percentage of NAV of the scheme. o Name and exposure to top 4 sectors as a percentage of NAV of the scheme. B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.	

		Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.
	Monthly Disclosures	Disclosure Norms as per paragraph 4.5.6 of SEBI Master circular **Portfolio:** A. The Fund shall disclose the following on monthly basis: • Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme • Name and exposure to top 7 groups as a percentage of NAV of the scheme • Name and exposure to top 4 sectors as a percentage of NAV of the scheme. B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.
	Tracking Error & Tracking Difference:	The Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective Mutual Fund and AMFI. The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units

Groww
MUTUAL FUND

COMMON APPLICATION FORM

MFD /RIA INFORMATION

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal Code	Employee Unique Identification Number	RIA Code

☐ I/We hereby confirm that the EUIN 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.

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.

National Securities Depository Limited (NSDL)

DP ID No. Beneficiary Account No.

I	N						

Central Depository Securities Limited (CDSL)

Target ID No.

Enclosures (Please tick any one box): ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Cancelled Delivery Instruction Slip (DIS)

3. GENERAL INFORMATION

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

4. FIRST APPLICANT DETAILS (Investor Name and Date of Birth should be as per PAN Card.)

NAME

DOB (DDMMYYYY)/ Date of Incorporation

PAN / PEKRN

CKYC Id

Name of Guardian

PAN

(In case of minor) / Contact person for non individuals / PoA holder name

Guardian's Relationship With Minor
◯ Father ◯ Mother ◯ Court Appointed Guardian

Date of Birth of Guardian

D	D	M	M	Y	Y	Y	Y

(Mandatory in case of Minor)

Proof of Date of Birth and Guardian's Relationship with Minor
◯ Birth Certificate ◯ Passport ◯ Others _____

STATUS^

◯ Resident Individual ◯ NRI ◯ AOP/BOI ◯ Minor through Guardian ◯ Trust /Charities / NGOs ◯ HUF ◯ Defence Establishment
◯ Private Limited Company ◯ FI ◯ PSU ◯ Body Corporate ◯ Sole Proprietor ◯ Society ◯ Bank
◯ Public Limited Company ◯ PIO ◯ FPI^^^ (^^^as and when applicable) ◯ Government Body ◯ Partnership Firm ◯ Others _____

Note: In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form. **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 Mutual Fund.

Mobile No.

Tel . No. STD Code

Office

Residence

Mobile No. provided pertains to
◯ Self ◯ Spouse ◯ Dependent children ◯ Dependent Sibling ◯ Dependent Parents ◯ A Guardian in case of a minor ◯ POA ◯ Custodian ◯ PMS

Email ID: (CAPITAL Letters only)

Email ID provided pertains to
◯ Self ◯ Spouse ◯ Dependent children ◯ Dependent Sibling ◯ Dependent Parents ◯ A Guardian in case of a minor ◯ POA ◯ Custodian ◯ PMS

Common Application Form / 01st September 2026 / Version No. 2.7

Groww
MUTUAL FUND

ACKNOWLEDGMENT SLIP (Please retain this slip)

To be filled in by the investor. Subject to realization of cheque and finishing of Mandatory Information.

Name of the Investor Mr/Ms/M/s : _____

Scheme /Plan/ Option: _____

APP No.:

Time Stamp & Date of receiving office

Payment Details: _____ Instrument No. _____ Date : _____ Drawn on Bank: _____

5. SECOND APPLICANT DETAILS (Investor Name and Date of Birth should be as per PAN Card.)

NAME | STATUS^: ○ Resident Individual ○ NRI

DOB | PAN / PEKRN | CKYC Id

Mobile No.

Email ID (CAPITAL letters only)

(For Receiving Transaction Alerts Via Email)

Mobile No. provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

Email ID provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

6. THIRD APPLICANT DETAILS (Investor Name and Date of Birth should be as per PAN Card.)

NAME | STATUS : ○ Resident Individual ○ NRI

DOB | PAN / PEKRN | CKYC Id

Mobile No.

Email ID (CAPITAL letters only)

Mobile No. provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

Email ID provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

7. CONTACT DETAILS OF SOLE / FIRST APPLICANT

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				Overseas Address (Mandatory for NRI / FPI Applicants)			
City/ Town		State		City/ Town		State	
Country		Pin Code		Country		Pin Code	

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)

8. INVESTMENT DETAILS (Please fill Multiple purchase form for single cheque and multiple schemes.)

Scheme _____ Plan _____

(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)

[Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest] | Option | ○ Growth^^ ○ IDCW-Reinvestment ○ IDCW -Pay-out

PAYMENT DETAILS (Multiple cheques not permitted with single application form)

Mode of Payment : ○ Cheque ○ Funds Transfer ○ OTBM Facility (One Time Bank Mandate) ○ RTGS / NEFT

LEI No. | Valid Upto:

Investment Amount (₹)	Net Amount~ (₹)	Instrument No/UTR No.	Date	Drawn on Bank	Bank Branch	City

Note: LEI No. is Mandatory for transaction amount 50 Crs and above for Non Individual. Groww Mutual Fund LEI number is 335800GC3CL7LMG58F67. **OTM:** One Time Bank Mandate
(^^ Default option if not selected)

Reason for Investment: ○ House ○ Children's education ○ Children's Marriage ○ Car ○ Retirement ○ Others _____

9. BANK ACCOUNT DETAILS MANDATORY for Redemption/IDCW/Refunds

Account No. | | | | | | | | | | | | | | | | | | | | | | | | A/c. Type (✓) ○ SB ○ Current ○ NRO ○ NRE ○ FCNR

Name of Bank | | Bank Branch | |

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.

10. 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.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country#^***	Tax Payer Ref. ID No%	Identification Type	Country#***	Tax Payer Ref. ID No%	Identification Type	Country#***	Tax Payer Ref. ID No%	Identification Type
Country of Birth^***			Country of Birth^***			Country of Birth^***		
Country of Nationality^***			Country of Nationality^***			Country of Nationality^***		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided.

% In case Tax Identification Number is not available, kindly provide its functional equivalent

11. DECLARATION OF NPO (For Trusts / Society)

○ We are falling under "Non-Profit Organization" (NRO)-which has been constitufed for religious or charitable purposes referred to in clause (15) of section 2(23) of the Income-tax Act, 2025 (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.

12. ADDITIONAL KYC DETAILS

OCCUPATION**	Professional	Agriculturist	Housewife	Retired	Government Service/PublicSector	Business	Forex Dealer	Student	Private Sector Service	Others
1st Applicant	○	○	○	○	○	○	○	○	○	○ _____
2nd Applicant	○	○	○	○	○	○	○	○	○	○ _____
3rd Applicant	○	○	○	○	○	○	○	○	○	○ _____
Guardian	○	○	○	○	○	○	○	○	○	○ _____

GROSS ANNUAL INCOME DETAILS*	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs - 1 Crore	>1 Crore	NET-WORTH** in ₹	Date
1st Applicant	○	○	○	○	○	○		
2nd Applicant	○	○	○	○	○	○		
3rd Applicant	○	○	○	○	○	○		
Guardian	○	○	○	○	○	○		

PEP DETAILS^***	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP) ***	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
Are you related to a Politically Exposed Person (PEP) ***	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○

13. POWER OF ATTORNEY (POA) HOLDER DETAILS

		PAN
1st Applicant POA Name	Mr. Ms. M/s.	
2nd Applicant POA Name	Mr. Ms. M/s.	
3rd Applicant POA Name	Mr. Ms. M/s.	

14. 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)

I/We wish to make a nomination and do hereby nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my / our account in the event of my / our death. This nomination shall supersede any prior nomination made by us/me if any.

Nomination can be made upto three nominees in the account.	Information		
	1st Nominee	2nd Nominee	3rd Nominee
Name of the Nominee * (Mr./Ms.)			
Share of each Nominee # (in percentage)equal share if % is not specified	%	%	%
Date of Birth (for Minor) *			
Relationship with the * Applicant (select one)	☐ Spouse ☐ Father ☐ Mother ☐ Daughter ☐ Son ☐ Others (please specify) _____	☐ Spouse ☐ Father ☐ Mother ☐ Daughter ☐ Son ☐ Others (please specify) _____	☐ Spouse ☐ Father ☐ Mother ☐ Daughter ☐ Son ☐ Others (please specify) _____

Nominee/Guardian (in case of Minor) Identification details [Please tick any one of the following and provide ID Number and no copies required].	☐ PAN_____ ☐ Aadhaar (masked - only last 4 digits visible) * * * * * * * _____ ☐ Passport (for NRIs/OCIs/PIOs) _____ ☐ Driving License _____	☐ PAN_____ ☐ Aadhaar (masked - only last 4 digits visible) * * * * * * * _____ ☐ Passport (for NRIs/OCIs/PIOs) _____ ☐ Driving License _____	☐ PAN_____ ☐ Aadhaar (masked - only last 4 digits visible) * * * * * * * _____ ☐ Passport (for NRIs/OCIs/PIOs) _____ ☐ Driving License _____
Mobile No. of Nominees) / Guardian in case of Minor			
Email ID of Nominee(s) / Guardian in case of Minor			
Name of the Guardian (in case Nominee is Minor)			
Guardian's Relationship with Nominee (non mandatory)	☐ Father ☐ Mother ☐ Legal Guardian	☐ Father ☐ Mother ☐ Legal Guardian	☐ Father ☐ Mother ☐ Legal Guardian

I/We want the details of my/our nominee to be printed in the account / holding statements, provided to me/us by the AMC/DP as follows; (please tick, as appropriate) *

☐ Name of the nominees ☐ Whether nomination given: Yes/ No (not name of nominee)

This nomination shall supersede any prior nomination made by the account holder(s), if any.

SIGNATURE(S)

I / We have read the terms and conditions for nomination and hereby nominate the above nominee(s) to receive all the amounts to my / our credits in the event of my / our death. Signature of the nominee(s) acknowledging receipt of my / our credit will constitute full discharge of liabilities in Groww Asset Management Limited (Groww Mutual Fund).

NAME OF THE HOLDER		SIGNATURE / THUMB IMPRESSION
Sole / First Holder (Mr. / Ms.)	Name	Signature / Thumb^ Impression
	Witness 1 Name & Address: _____	Witness 1 Signature:
	Witness 2 Name & Address: _____	Witness 2 Signature:
Second Holder (Mr. / Ms.)	Name	Signature / Thumb^ Impression
	Witness 1 Name & Address: _____	Witness 1 Signature:
	Witness 2 Name & Address: _____	Witness 2 Signature:
Third Holder (Mr. / Ms.)	Name	Signature / Thumb^ Impression
	Witness 1 Name & Address: _____	Witness 1 Signature:
	Witness 2 Name & Address: _____	Witness 2 Signature:

^ Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.
If the account holder affixes thumb impression instead of signature, additionally please provide a doctors certificate and the thumb impression should be notarised.
Note: The Intermediary shall provide acknowledgement of the nomination form to the account holder(s)

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.

15. 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.

Consent for Telemarketing (Refer Instruction XIII)

I/We hereby accord my/our consent to Groww AMC for receiving the promotional information/ material via email, SMS, telemarketing calls etc. on the mobile number and email provided by me/us in this Application Form.

Consent for disclosure of Personal Information in terms of Privacy Policy

/We hereby confirm to have read, understood and agree to the terms of Privacy Policy (available on www.growwmf.in) ("Policy") of Groww AMC/ Fund.
/We hereby accord my/our consent to Groww AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/ our Personal Data and hereby authorize to disclose it to the third party or another body corporate or any person acting under a lawful contract with Groww AMC, in accordance with the Privacy Policy.

For Foreign Nationals Resident in India only:

I/We will redeem my/our entire investment/s before I/We change my/our Indian residency status. I/We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

For NRIs/ PIO/ OCIs/ FPIs only:

I/We confirm that my application is in compliance with applicable Indian and foreign laws.
For NRIs/ PIO/OCIs Please (✓) ☐ Repatriation basis ☐ Non-repatriation basis

SIGN HERE	First /Sole Applicant / Guardian / Authorised Signatory	Second / Authorised Signatory	Third / Authorised Signatory

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. 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.

2. 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 .

3. 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.

4. 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 duty certified / attested by the bankers should be attached with the application form.

5. 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.

6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.

7. 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.

8. 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.

9. 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.

10. 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.

11. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

II. APPLICANT'S INFORMATION:

1. 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.

2. 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, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.

3. Date of Birth of the minor is mandatory while opening the account /folio.

4. 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:

i. Birth certificate of the minor, or

ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or

iii. Passport of the minor, or

iv. Any other suitable proof evidencing the date of birth of the minor.

v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.

vi. 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. 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 b 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 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, SEBI issued a circulars - SEBI Circular ref. no. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 w.r.t Master Circular on Know Your Client (KYC) norms for the securities market dated October 12,2023.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

All investors (individual and non- individual) are required for KYC compliance. However, applicants 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 SEBI circular No. MIRSD/Cir-5/2012 dated April 13, 2012 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 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.

Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirment 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.

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 needs 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 or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

7. In case of NRI/ FPI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.

8. 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:

1. 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.

2. 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.

3. 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.

4. 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.

5. 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 payments w.e.f. March 1, 2014.

a) 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)

b) Self attested copy of bank statement with current entries not older than 3 months; (or)

c) Self attested copy of bank passbook with current entries not older than 3 months; (or)

d) Bank Letter duly signed by branch manager/authorized personnel.

IV. INVESTMENT & PAYMENT DETAILS:

1. 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) "Scheme A/c Permanent Account Number" (b) "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 payment 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, there of 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.)

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.

3. 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.

4. One time Bank mandate (OT BM) 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. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. If you are opening a MF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out

2. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.

3. You can make nomination or change nominee any number of times without any restriction.

4. You are entitled to receive acknowledgement from the AMC for each instance of providing or changing nomination.

5. 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.

6. Nomination is not allowed in a folio where Minor is the unitholder.

7. The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.

a. 'Either or Survivor' Folios / Accounts - any one of the holders can sign.

b. 'First holder Folios / Accounts - only First Holder can sign.

c. 'Jointly' Folios / Accounts - both holders have to sign

8. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided.

9. 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.

10. 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:

11. Nomination will be optional for jointly held folios

12. 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 percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form. In case of multiple nominees, upon the demise of the investor, the nominees may either continue in the same folio or open separate folio for their respective holding.

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, upon demise of one of the nominees prior to the demise of the investor and if no change is made in the nomination, then the assets shall be distributed to the surviving nominees on pro rata basis upon demise of the investor.

14. Every new nomination for a folio shall overwrite the existing nomination, if any.

15. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio.

16. Nomination shall stand rescinded upon the transfer of units.

17. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heirs).

18. The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.

19. 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 nominees), unless so directed by any competent court.

20. Where Nominee details and Nomination Opt-Out both are mentioned, Nomination Opt-Out will be considered as "Default". Folio in such case will be updated without Nominee.

TRANSMISSION ASPECTS

• Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single folio.

• In case all your nominees do not claim the assets from the AMC, then the residual unclaimed asset shall continue to be with the AMC in case of MF units.

• Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heirs) of the deceased investor. In this regard, no dispute shall lie against the AMC.

• Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholders), 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 unitholders). 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 on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	**100%**	–	**40%**	**60%**	**100%**

VI. COMMUNICATION FOR THE INVESTORS :

SEBI Master Circular SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 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:

1. 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.

2. 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.

3. 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)]

4. 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.

5. 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.

VII. BENEFITS

1. 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.

2. 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 .

3. 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).

4. 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 to be read along with subsequent AMFI circulars.

5. 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.

6. 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.

VIII. MICRO INVESTMENT

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.

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, incase 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.

IX. UNITS HELD IN THE DEMATERIALISED FORM

1. 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.

2. 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.

3. Unit Holders opting the units in the demat mode , can submit redemption/switch only through DP or through stock exchange platform.

4. Unit holders opting for investment in demat mode cannot opt for facilities like STP, SWP.

5. 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.

6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).

7. 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.

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

XI. 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, and notification no S.O. 1074(E) issued by Ministry of Finance (Department of Revenue) dated March 07, 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 for the Declaratio Form.

XII. 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 ("GAMC"/ "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 liable 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 recive 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.

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.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

c. Declaration under FATCA

a) The information provided in the Form is in accordance with Section 508 of Income Tax Act, 2025 read with Rule 238 to Rule 240 of Income Tax Rules, 2026.

b) 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 an 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.

c) 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.

d) 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 sporting 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

e) 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) I / 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.

g) 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 508 of Income Tax Act, 2025 of the Act read with the Rules thereunder.

h) 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) I/We shall indemnify the Company for any loss that may arise to the Company on a count of providing incorrect or incomplete information.

XIII. CONSENT FOR TELEMARKETING

Groww AMC shall treat this as an explicit consent by the Unit Holder/(s) to send promotional information/ material to the mobile numbers)/ email id provided by the Unit Holder/(s) in this Application Form and such consent shall supersede all the previous consents/ registrations by the Unit Holder/(s) in this regard. If you do not wish to receive such promotional information/ materials, please write to us at support@growwmf.in or submit a written application at any of the Investor Service Centres (ISC) of the Fund. Please quote your PAN and folio numbers) while communicating with us to help you serve better.

Groww MUTUAL FUND

SIP REGISTRATION CUM ONE TIME DEBIT MANDATE FORM

(New Investors subscribing to the scheme through SIP must submit this form along with Common Application Form)
(All points marked * are mandatory)

DISTRIBUTOR / BROKER INFORMATION

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code /Bank Branch Code/ Internal Code	Employee Unique Identification Number	RIA Code

☐ I/We hereby confirm that the EUIN 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. UNITHOLDER INFORMATION

FOLIO NO. | PAN / PEKRN

NAME | DOB Or Incorporation (DDMMYYYY)(Mandatory in case of Minor)

2. INVESTMENT DETAILS [Please tick(✓)] Choice of Scheme / Option

Scheme

Plan: ☐ Regular ☐ Direct Option: ☐ Growth ☐ IDCW* Reinvestment ☐ IDCW* Payout

*IDCW - Income Distribution cum Capital Withdrawal Option Note: Default Option will be Growth in case option not selected or in case of any ambiguity

3. SIP DETAILS

Installments Period: From | To Date*

First SIP Installment via: Cheque No. | Drawn on Bank and Branch

Amount: | A/c. No. | SIP Amount:

SIP Amount (in words)

I/We hereby authorize Groww Mutual Fund and their authorized service providers to debit my/our following bank account by NACH clearing for collection of SIP payments. Note: Please allow 1 month for NACH Mandate to register and start

Frequency: (Please ✓)	○ Daily [Please tick(✓)]	○ Weekly [Please tick(✓)]	○ Monthly** [Please tick(✓)]	○ Quarterly** [Please tick(✓)]
	☐☐	Dates: ☐ 1 ☐ 8 ☐ 15 ☐ 22	☐☐	☐☐

** fifteenth of the month will be the default frequency if not ticked. For Monthly & Quarterly date as any day from 1st to 28th of the month

4. DECLARATION AND SIGNATURE (To be signed by ALL UNIT HOLDERS if mode of holding is 'joint')

I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment through Direct Debit/NACH and agree to abide by the same. I/We hereby apply for the units of the scheme for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in NACH/Direct Debit.I/We authorise the bank to honour the instructions as mentioned in the application form.
I/We also hereby authorise bank to debit charges towards verification of this mandate, if any. I/We agree that Groww Asset Management Limited (GAMC) / Groww Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGN HERE	First /Sole Applicant / Guardian / Authorised Signatory	Second / Authorised Signatory	Third / Authorised Signatory

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Groww MUTUAL FUND

UMRN | Date: (DDMMYYYY)

Utility Code | ☑ Create ☒ Modify ☒ Cancel

Sponsor Bank Code | I/We hereby authorize Groww Mutual Fund

To debit (tick ✓) SB / CA / CC / SB-NRE / SB-NRO / Other | Bank A/c

With Bank | IFSC / MICR

An amount of Rupees | ₹

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount FREQUENCY: ☒ Weekly ☒ Bi-Monthly ☒ Monthly ☒ Quarterly ☒ Half Yearly ☒ Yearly ☑ As & when presented

Reference 1 | Reference 2

1. 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. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3.I have understood that I am authorized to cancel/amend request to the user entity/corporate or the bank where I have authorized the debit. 4. We understand and accept that in case transactions initiated against this mandate (within valid period of mandate) is /are rejected due to insufficient funds or such other reason as permitted under applicable law. action may be taken against me/us under applicable law. (Including Negotiable Instruments Act)

Maximum period of validity of this mandate is 40 years only

PERIOD

From (DDMMYYYY)

To (DDMMYYYY)

Maximum period of validity of this mandate is 40 years only

Signature & Name of 1st Account Holder	Signature & Name of 2nd Account Holder	Signature & Name of 3rd Account Holder

SIP REGISTRATION CUM ONE TIME DEBIT MANDATE FORM / 07th September 2026 / Version No. 3.5

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 40 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 b 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 (EUIN) - Investor investing through Intermediary shall mandatorily mention the EUIN 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 EUIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor,

"I/We hereby confirm that the EUIN 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 EUIN 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 calender 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 conscutive 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 30 calendar 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 inthe 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 ofgovernment policies, unavailability of banks computer system , force majeure eventsor 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 15th. 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 30 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 incase 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. 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.

20. 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.

21. 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.

22. 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.

23. 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.

Installment option available under SIP		SIP			
		Daily	Weekly	Monthly	Quarterly
All Scheme	Minimum SIP Amount	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
	Minimum SIP Installment	180 Installments	24 Instalments	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 ELSS Tax Saver Fund	Minimum SIP Amount	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
	Minimum SIP Installment	180 Installments	24 Instalments	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 MUTUAL FUND

SYSTEMATIC TRANSFER PLAN (STP) & SYSTEMATIC WITHDRAWAL PLAN (SWP) FORM

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

DISTRIBUTOR / BROKER INFORMATION

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number	RIA Code*

*Please sign alongside in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN 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.

☐ New Registration ☐ Cancellation

1. NEW / EXISTING UNIT HOLDER INFORMATION

Folio/Application No. | | | | | | | | | | | | PAN / PEKRN | | | | | | | | | | |

Name of the Sole/1st Applicant: Mr. / Ms. / M/s.

2. SCHEME DETAILS (Please ✓) Choice of Scheme / Option / Facility

From Scheme | Option | Plan

3. SYSTEMATIC TRANSFER PLAN (STP) DETAILS 7 calendar days to register STP

To Scheme | Option | Plan

STP Frequency & STP Date (Select any one)		Enrollment period (DDMMYYYY)	STP amount	STP amount in words
☐ Daily (All business days)		From / To / Or / No. of Installments		
☐ Weekly (Please select any day between)	☐ Mon ☐ Tue ☐ Wed ☐ Thu ☐ Fri			
☐ Monthly	Select any one ☐ 2 ☐ 8 ☐ 15 ☐ 23			
☐ Quarterly				

4. SYSTEMATIC WITHDRAWAL PLAN (SWP) DETAILS 7 calendar days to register SWP

SWP Frequency & SWP Date (Select any one)		Enrollment period (DDMMYYYY)	SWP amount	SWP amount in words
☐ Monthly		From / To / Or / No. of Installments		
☐ Quarterly				

5. DECLARATION AND SIGNATURE

I/ We have read & understood the terms and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) of the scheme(s), I/We hereby apply to the Trustees of Groww Mutual Fund for units of scheme(s) of Groww Mutual Fund as indicated above and agree to abide by the terms, conditions, rules and regulations of the scheme (s). I/We hereby declare that the particulars given herein are correct and complete. I/We confirm that I/we have not received and will not receive any commission or brokerage or any other incentive in any form, directly or indirectly, for subscribing to units issued under any of the scheme(s). I/We hereby declare that the amount invested in the scheme(s) is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, 1961, Prevention of Money Laundering Act, 2002, Prevention of Corruption Act, 1988 or any other applicable laws enacted by the Government of India from time to time. For NRIs/FIIs only: I/We confirm that I am/we are Non Residents of Indian Nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-resident External Account/FCNR account/NRO/NRSR/NRNR account/NRO/NRSR Account. (Including amount of transactions made in future)

SIGN HERE	First /Sole Applicant / Guardian / Authorised Signatory	Second / Authorised Signatory	Third / Authorised Signatory

TERMS AND CONDITIONS

General

1. Please refer to the Key Information Memorandum (KIM), Scheme Information Document (SID) of respective schemes and Statement of Additional Information (SAI) for Applicable NAV, Risk Factors, Load and other information of the Scheme before investing.
2. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
3. Incorrect / Incomplete applications are liable to be rejected.
4. Employee Unique Identification Number (EUIN) - Investor investing through Intermediary shall mandatorily mention the EUIN 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 EUIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor, "I/We hereby confirm that the EUIN 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 EUIN 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. An Account statement will be dispatched within 5 business days for the first investment through SIP. Since Common Account statement (CAS) is dispatched to all the active investors every month,SIP transactions will reflect in the CAS. In case of specific request received from unit holder, Mutual Fund endeavor to provide the account statement\ within 5 business days from the receipt of such request without any charges.
6. For a new STP / SWP to start it will take minimum 7 calendar days.
7. Such request for discontinuation should be received at least 7 calendar days prior to the next due date of the SWP/STP.
8. Groww AMC reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SWP/STP
9. For mandatory requirements like Bank account details, Know Your Customer (KYC) and required documents please refer KIM/SID.
10. Transfer of IDCW Facility is possible only from Groww Liquid Fund - Monthly IDCW Option and Groww Dynamic Bond Fund – Payout of Monthly IDCW Option to any other scheme.
11. In case of an investor who was a minor, the minor on attaining majority has to submit all the necessary documents and complete all the formalities as mentioned in the SID to start or renew a SIP / STP / SWP.

Installment options available under STP/SWP

		STP			
		Daily	Weekly	Monthly	Quarterly
All Schemes	Minimum amount	₹500/- and in multiples of ₹1/- thereafter	₹500/- and in multiples of ₹1/- thereafter	₹500/- and in multiples of ₹1/- thereafter	₹500/- and in multiples of ₹1/- thereafter
	Minimum Installments	6	6	6	6

		SWP	
		Monthly	Quarterly
All Schemes	Minimum amount	₹500/- and in multiples of ₹1/- thereafter	₹1500/- and in multiples of ₹1/- thereafter
	Minimum Installments	12	4

Systematic Transfer Plan / Systematic Withdrawal Plan

1. All valid requests for STP/SWP forms from one scheme to the other scheme would be treated as switch out/ redemption and switch in/ purchase at the applicable NAV of the respective scheme(s).
2. Minimum Investment Amount in Transfer Out scheme should be as per the respective SID/ Addendum.
3. Units marked under Lien, Pledge or Lock-in Period in the Transfer Out scheme will not be eligible for STP/SWP.
4. All valid applications will be processed as per the applicable uniform cut off timings on the business days as mentioned in the respective scheme SID.
5. A Unit holder who has opted for STP/SWP under a specific Scheme can also redeem or switch his Units to any other eligible Scheme provided he has sufficient balance in his account on the date of such a request
6. The Unit holder can make additional subscriptions in accordance to the terms and conditions of the Scheme Information Document (SID). Such additional subscription will alter the functioning of the STP/ SWP.
7. STP/SWP will be terminated automatically incase minimum STP/SWP installment amount is not available in the folio and the transaction gets rejected 3 consecutive times.
8. STP and SWP for Groww ELSS Tax Saver Fund will be applicable after 3 years of lock-in period.

Mutual Fund investments are subject to market risks. Please read Statement of Additional Information (SAI) and respective Scheme Information Document (SID) carefully for detailed risk factors and other information before investing.

Groww MUTUAL FUND

FATCA, CRS, ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION & NPO DECLARATION FORM-NON-INDIVIDUALS

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

PAN Date of incorporation (DDMMYYYY)

City of incorporation

Country of incorporation

ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.) [Please tick (✓)]	☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
OR	
Net-worth	Rs._____as on (DDMMYYYY) (Not older than 1 year)
Politically Exposed Person (PEP) Status* (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors)	☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

*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.

Non-Individual Investors involved/ providing any of the mentioned services	☐ Foreign Exchange / Money Changer Services ☐ Money Lending / Pawning ☐ Gaming / Gambling / Lottery / Casino Services ☐ None of the above

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

Please tick the applicable tax resident declaration -

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other*, please specify)
1.			
2.			
3.			

* In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

Please refer to para 3(vii) Exemption code for U. S. persons under Part D of FATCA instructions & Definitions

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a, Financial institution (Refer 1 of Part C) ☐
or
Direct reporting NFE (Refer 3(vii) of Part C) ☐
(please tick as appropriate)

Global Intermediary Identification Number (GIIN)

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity _____

GIIN not available (please tick as applicable)

☐ Applied for ☐ Not obtained – Non-participating FI

☐ Not required to apply for - please specify 2 digits sub-category ☐ (Refer 1 A of Part C)

PART B *(please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")*

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)	☐ Yes ☐ No (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange_____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)	☐ Yes ☐ No (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company_____ Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange_____
3.	Is the Entity an active NFE (Refer 2c of Part C)	☐ Yes ☐ No Nature of Business_____ Please specify the sub-category of Active NFE ☐ (Mention code – refer 2c of Part C)
4.	Is the Entity a passive NFE (Refer 3(ii) of Part C)	☐ Yes ☐ No Nature of Business_____

Declaration Form of Non-Profit Organization (NPO) (Mandatory 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(23) of Income Tax Act, 2025, 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.

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category): ☐ Unincorporated association / body of individuals ☐ Unlisted Company

☐ Religious Trust ☐ Limited Liability Partnership Company ☐ Public Charitable Trust

☐ Partnership Firm ☐ Non-Profit Organization*** ☐ Private Trust ☐ Others_____)

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary) Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN#			
Address	Zip State:_____ Country: _____	Zip State:_____ Country: _____	Zip State:_____ Country: _____
Address Type	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office
Tax ID%			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	☐ Service ☐ Business ☐ Others _____	☐ Service ☐ Business ☐ Others _____	☐ Service ☐ Business ☐ Others _____
Nationality			
Father's Name			
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Date of Birth (DDMMYYYY)			
Percentage of Holding (%) $			

*To include US, where controlling person is a US citizen or green card holder
#If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director /Settlor of Trust / Protector of Trust to be specified wherever applicable.
%In case Tax Identification Number is not available, kindly provide functional equivalent
$Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rule 238 to Rule 240 of Income Tax Rules, 2026, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification: I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Groww Asset Management Limited / Groww Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on 'Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI)'.

NPO Declaration : Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 2025, that 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)

NAME: DESIGNATION: PLACE & DATE:

SIGN HERE	First /Sole Applicant / Guardian / Authorised Signatory	Second / Authorised Signatory	Third / Authorised Signatory

PART C FATCA Instructions & Definitions

1. Financial Institution (FI)

The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

• Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.

• Custodial institution: is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-

(i) The three financial years preceding the year in which determination is made; or

(ii) The period during which the entity has been in existence, whichever is less.

• Investment entity is any entity:

That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

(I) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

(ii) Individual and collective portfolio management; or

(iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

(i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or

(ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 (refer point 2c.)

• Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

A. Reasons why FI not required to apply for GIIN:

Code	*Sub-category*
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 2025 for details.

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	*Sub-category*
01	Less than 50 percent of the NFE's gross income for the preceding financial yearis passive income and less than 50 percent of the assets held by theNFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;

02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFEconsist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Ac

3. Other definitions

(i) Related entity An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE The term passive NFE means

(1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a

publicly traded company;

or

(2) an investment entity defined in clause (1) of these instructions

(3) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005.In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions. Pursuant to guidelines on identification of Beneficial Ownership issued vide Master Circular on Know Your Client (KYC) norms for the securities market, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

(1) More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;

(2) More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership firm or who exercises control* through other means;

*Control shall include the right to control the management or the policy decision.

(3) More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(4) Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(5) Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

(6) Where the client or the owner of the controlling interest is an entity listed on a stock exchange in India, or it is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government, or it is a subsidiary of such listed entities, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such entities.

A. Reasons why FI not required to apply for GIIN:

Code	*Sub-category*
01	Cp of legal person-ownership
02	Cp of legal person-othermeans
03	Cp of legal person-senior managing official
04	Cp of legal arrangement -trust-settlor
05	CP of legal arrangement-trust-trustee
06	Cp of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	Cp of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	Cp of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent

(v) Specified U.S. person – A U.S person other than the following:

(1) a corporation the stock of which is regularly traded on one or more established securities markets;

(2) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (I);

(3) the United States or any wholly owned agency or instrumentality thereof;

(4) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(5) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(6) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(8) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(10) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(11) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(13) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person,an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons	
Code	*Sub-category*
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political sub divisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(I)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472 1(c)(1)(I)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947 (a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457 (g) plan