

KEY INFORMATION MEMORANDUM

GROWW AGGRESSIVE HYBRID FUND

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
To generate periodic returns and long term capital appreciation from a judicious mix of equity and debt instruments.	 RISKOMETER	As per AMFI Tier I Benchmark - CRISIL Hybrid 35+65 - Aggressive Index  RISKOMETER
	The Scheme Risk-o-meter is at Very High Risk.	The Benchmark Risk-o-meter 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 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated November 27, 2025.

Investment Objective	The Scheme seeks to generate periodic return and long term capital appreciation from a judicious mix of equity and debt instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.																	
Asset Allocation Pattern of the scheme	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocation (% of Net Assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and Equity related securities*</td><td>65%</td><td>80%</td></tr><tr><td>Debt, Money Market instruments, Cash and equivalent</td><td>20%</td><td>35%</td></tr></table>			Instruments	Indicative allocation (% of Net Assets)		Minimum	Maximum	Equity and Equity related securities*	65%	80%	Debt, Money Market instruments, Cash and equivalent	20%	35%				
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*The Scheme may invest upto a maximum of 50% of its net assets in Derivatives																		
- The Scheme may use derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The Scheme may also use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time. Investments in Derivatives shall strictly be in compliance with paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024 - Total investments in Equity, debt securities, money market instruments and gross cumulative exposure in derivatives shall not exceed 100% of the net assets of the Scheme. - The Scheme may invest in derivatives upto 50% of the net assets of the Scheme for the purpose of hedging and portfolio balancing purposes in accordance with conditions as may be stipulated by SEBI/RBI from time to time. - The Scheme may also engage in securities lending/ borrowing. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. The Investment Manager will apply the following limits, should it desire to engage in Securities lending: Not more than 20% of the net assets of the Scheme can generally be deployed in securities lending; and Not more than 5% of the net assets of the Scheme can generally be deployed in securities lending to any single counter party. - The Scheme proposes to engage in short selling against the borrowed securities as per Securities Lending & Borrowing (SLB) scheme as defined under the framework of ‘Securities Lending Scheme, 1997’ of SEBI specified vide Circular No. SMD/POLICY/SL/CIR-09/97 dated May 7, 1997. The Scheme does not propose to engage in naked short selling. - The Scheme does not propose to invest in foreign securities.																		
<u>Indicative Table</u> (Actual instrument/percentages may vary subject to applicable SEBI circulars)																		
<table><tr><th>Sl. no</th><th>Type of Instrument</th><th>Percentage exposure</th><th>of Circular references*</th></tr><tr><td>1.</td><td>Securities Lending</td><td>20%</td><td>Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</td></tr><tr><td>2.</td><td>Equity Derivatives for non-hedging purposes</td><td>50%</td><td>Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</td></tr><tr><td>3.</td><td>Securitized Debt</td><td>0%</td><td>Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024</td></tr></table>			Sl. no	Type of Instrument	Percentage exposure	of Circular references*	1.	Securities Lending	20%	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.	2.	Equity Derivatives for non-hedging purposes	50%	Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024.	3.	Securitized Debt	0%	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024
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3.	Securitized Debt	0%	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024															

	4.	Overseas Securities	0%	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
	5.	ReITS and InVITS	0%	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
	6.	AT1 and AT2 Bonds	0%	Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
	7.	Any other instrument	0%	-
Changes in Asset Allocation Pattern:				
Rebalancing due to passive breach				
Further, as per para 2.9 of SEBI Master Circular dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9. of SEBI Master Circular dated June 27, 2024.				
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 SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall endeavor to rebalance the portfolio within 30 calender 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 asindicated above.				

Investment Strategy	Equity Investments: The Scheme will have reasonably well diversified Portfolio without being overly diversified. The investment environment, valuation parameters, return ratios, competitive positioning and other investment criteria will determine the sector allocation, stock weights and the investment style. The AMC will conduct in-house research in order to identify investable ideas. AMC will evaluate appreciation potential of individual stocks from a fundamental perspective, assess industry and company fundamentals, robustness of business model, sustainability of moat, valuations, quality of management, corporate governance standards etc. The AMC will construct the portfolio using bottom up approach and will have the flexibility to invest across the market capitalization. Debt Investments: • The fund endeavors to invest in quality debt instruments across maturities based on the interest rate outlook • The fund will be actively managed • The scheme invests in debt instruments such as government securities, corporate debentures and bonds, quasi-government bonds and money market instruments. The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. Investment in Debt securities and Money Market Instruments will be as per the limits in the asset allocation table of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations. The actual percentage of investment in various fixed income securities will be decided after considering the prevailing political conditions, the economic environment (including interest rates and inflation), the performance of the corporate sector and general liquidity and other considerations in the economy and markets. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. Equity Derivative Strategies A derivative is a financial instrument whose value depends on other, more basic, underlying variables likes stock or commodity, any kind of economical index. A derivative is essentially a contract whose payoff depends on the behavior of some benchmark. The derivatives shall be marked-to-market by the Investment Manager at all times. Transactions in derivatives include a wide range of instruments, including, but not limited to futures, options, swaps, and interest rate swaps, forward rate agreements and any other instrument as may be permitted by SEBI/RBI from time to time. Derivatives may be used for hedging and portfolio balancing purposes or such other purpose as may be permitted by SEBI/RBI from time to time, to seek to optimize performance in the Scheme and will be subject to applicable Regulations of SEBI/RBI from time to time. Trading is permitted only in exchange-traded derivatives. Derivative markets in India are now fairly liquid with daily average volumes to the tune of Rs. 150000 – 180000 crore as compared to cash market volumes of Rs. 15000- 20000 crore Use of derivatives to further investment objective of the Scheme: Investment Manager may use derivatives to seek outcomes that are not possible in the cash market. For example: • A short position in index futures or futures on a particular stock may be initiated to hedge a long position in the cash market; • The Investment Manager can buy put options with appropriate strike price as a hedge for a decline in price of stocks owned in the Scheme; • The Investment Manager can buy call options with appropriate stock price to build position where the underlying might be illiquid or for tactical reasons. • Options may be sold to augment income through the premium paid by the buyer*; -Sell puts on a stock with strike prices at levels the fund seeks to buy the stock; -Sell calls on stocks in the portfolio of the Scheme at strike prices that are at levels viewed as a
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selling opportunity by the Investment Manager

- If the index futures trade at a steep discount or premium to the spot, the Scheme can take advantage of the situation by switching out of stocks into futures or vice versa. At the expiry of the futures contract, its price will have to converge with the spot, as the last settlement will be with reference to the spot price. Arbitrage profit, if any, may augment NAV of the Scheme.

*Under extant SEBI Guidelines a Mutual Fund cannot write options. If and when SEBI permits writing options, Investment Manager shall utilize the same to enhance investor interest.

Futures:

Futures are contracts to buy or sell an asset on or before a future date at a price specified today. Futures can be cash settled or delivery settled. Currently, the transaction is netted at the end of the contract and the difference settled between the investor & the clearing house. Payoffs in futures are linear with reference to the underlying and the risk is basically directional. Buyers and sellers of futures carry equal risk.

In India, three futures of 1 month, 2 months, and 3 months are presently traded on BSE & NSE. These futures expire on the last working Thursday of the respective months. The futures are cash settled and there is no delivery of the underlying stock. The Profitability of the Index / Stock Future as compared to underlying individual securities / security will inter-alia depend on

- Carrying Cost
- Interest accrued on surplus funds
- Transaction Costs
- Cost Associated with rolling over of the futures trade, if applicable
- Liquidity in the markets etc

Index Futures

Stock index futures are instruments designed to give exposure to the equity markets indices. The Stock Exchange, Mumbai (BSE) and The National Stock Exchange (NSE) have trading in index futures of 1, 2 and 3 month maturities. The pricing of an index future is the function of the underlying index, short term interest rates and market expectations. Index futures are cash settled, there is no delivery of the underlying stocks.

If a Scheme buys 100 futures contracts, each contract value is 25 times the futures index price. On purchase date, Spot index: 8400, Future price: 8425. If the exchange imposes a margin of 10%, the Investment Manager will be required to provide Rs.2106250 (i.e. $10\% * 8425 * 100 * 25$) by way of eligible securities and/or cash. The balance 90% can be parked in cash equivalents. If on the date of expiry - the S&P CNX Nifty Index closes at 8525, the net impact will be a profit of Rs. 250,000 for the Scheme ($(8525-8425) * 100 * 25$) plus the interest earned on the 90% deployed in cash equivalents. The profit or loss for the Scheme will be the difference between the closing price (which can be higher or lower than the purchase price) and the purchase price.

Strategies that employ index futures and their objectives:

(a) The fund has an existing equity portion invested in a basket of stocks. In case the fund manager has a view that the equity markets are headed downwards, the fund can then hedge the exposure to equity either fully or partially by initiating short positions in the Index futures.

(b) A similar position in the long direction can also be initiated by the fund to hedge its position of cash and permissible equivalents. Considering that Derivative market is more liquid than Cash market, fund manager can also use it to take exposure to equities and then build the cash market positions over time. The extent to which this can be done is determined by guidelines issued by SEBI from time to time.

Stock Futures

A futures contract on a stock gives its owner the right and obligation to buy or sell stocks. Single stock futures traded on the BSE & NSE are cash settled, there is no delivery of the underlying stocks on the expiration date. A purchase or sale of futures on a security gives the trader essentially the same price exposure as a purchase or sale of the security itself.

The Scheme buys shares of XYZ Ltd. Its current price is Rs. 1000. The Scheme sells one month futures on the shares of XYZ Ltd at Rs 1050. If the price of the stock declines, the Mutual Fund will suffer losses on the stock position held and profit on futures position. The price of stock on the expiry date is Rs 950. The price of the futures on the stock declines to Rs 950. There is a loss of Rs. 50 per share on the holding of the stock. This is offset by profit of Rs 100 on the short position in stock futures. Basically, Fund locks in a profit of Rs. 50, if both the positions are held till expiry.

Strategies that employ Stock specific futures and their objectives:

Individual stock futures are also available in the Indian Equity Markets. Stock futures trade either at a premium or at discount to the spot prices; the level of premium generally reflects the cost of carry. Stock specific issues may have a bearing on futures as speculators may find futures as a cost-effective way of executing their view on the stock. However such executions usually increase the premium/discount to the spot significantly, thereby giving rise to arbitrage opportunities for a fund.

(a) Selling spot and buying future :

In case the fund holds the stock of a company at say Rs. 500 while in the futures market it trades at a discount to the spot price say at Rs. 480 then the fund may sell the stock and buy the futures. On the date of expiry of the stock future, the fund may reverse the transactions (i.e. Buying at Spot & Selling futures) and earn a risk-free Rs.20/- (4% absolute) on its holdings. As this can be without any dilution of the view of the fund on the underlying stock the fund can still benefit from any movement of the price in the northward direction, i.e. if on the date of expiry of the futures, if the stock trades at Rs. 530 which would be the price of the futures too, the fund will have a benefit of Rs. 30 /- whereby the fund gets the 6% upside movement together with the 4% benefit on the arbitrage, and thus getting a total return of 10%

(b) Buying spot and selling future:

Where the stock of a company is trading in the spot market at Rs 1000 while the futures trades at Rs. 1020/- in the futures market then fund may buy the stock at spot and sell in the futures market thereby earning Rs. 20. In case of adequacy of cash with the fund, this strategy may be used to enhance returns of the Scheme which was otherwise sitting on cash.

(c) Buying stock future:

Where the scheme wants to initiate a long position in a stock whose spot price is at say, Rs 1000 and futures is at 980, then the fund may just buy the futures contract instead of the spot thereby benefiting from a lower cost.

Options:

An option gives the owner the right but not the obligation to buy or sell the underlying asset at particular price and for a specified period of time. The option will be exercised if the outcome is favorable to the owner. A call option gives the owner a right but not the obligation to buy the underlying asset at a predetermined price on a pre-specified date. A put option gives the owner the right but not the obligation to sell a security at a predetermined price on a pre-specified date. For an option buyer, Risk is limited (or known) to premium paid on call or put options. . If options are sold, the risk is unlimited (or unknown). The risk of the unknown can be mitigated by staying covered, using covered calls or bull/bear spread, to name a few strategies.

Mainly there are two type of options; American and European. Options that can be exercised on or before the expiration date are called American Options, while those that can be exercised only on the expiration date are called European Options. In India, till recently, Index options were European and Stock options were American. However off-late, Exchanges have shifted options on individual stocks from American to European. Option contracts are designated by the type of option, name of the underlying, expiry month and the strike price. Thus options can be used to earn less volatile returns, earn the premium or use for hedging purposes etc.

Strategies that use Options and the objectives of such strategies:

Illustrations of strategies using Options

- a) Call Option (Buy): The fund buys a call option at the strike price of say Rs.1000 and pays a premium of say Rs. 50, the fund would earn profits if the market price of the stock at the time of expiry of the option is more than Rs. 1050 being the total of the strike price and the premium thereon. If on the date of expiry of the option the stock price is below Rs 1000, the fund will not exercise the option and it loses the premium of Rs 50. The maximum loss in such a strategy is limited to the option premium, while upside potential is theoretically unlimited
- b) Put Option (Buy): The fund buys a Put Option at Rs 1000 with the underlying security trading at Rs. 1000 by paying a premium of say Rs. 50. If the stock price goes down to Rs. 900, the fund would protect its downside and would only have to bear the premium of Rs 50 instead of a loss of Rs 100 whereas if the stock price moves up to say Rs.1100 the fund may let the Option expire and forego the premium thereby capturing Rs. 100 upside in the underlying security held by the Fund.

The above two option positions can be initiated in both index based options as well as stock specific options.

Any Notifications, Guidelines and circulars introduced by SEBI on derivatives from time to time shall automatically apply and forms part of the Scheme Information Documents

Portfolio Turnover

Portfolio turnover is the aggregate volume of purchases and sales as a percentage of the corpus of the Scheme during a specified period of time. The portfolio turnover in the Scheme will be a function of inflows, outflows as well as market opportunities available to the Fund Manager. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolios. It will be the endeavor of the Fund Manager to keep the portfolio turnover rates as low as possible. Active asset allocation would impact portfolio turnover. There may be trading opportunities that present themselves from time to time, where in the opinion of the fund manager, there is an opportunity to enhance the total returns of the portfolio. The fund manager will endeavor to balance the increased cost on account of higher portfolio turnover, if any, with benefits likely to be derived from such an approach.

Borrowing by the Fund

The Scheme may borrow monies to meet temporary liquidity requirements for the purpose of repurchase or redemption of Units or the payment of interest or IDCW to the Unit holders. However, such borrowing shall be restricted to 20% of the net assets of the Scheme and for a maximum period of six months. The limit of 20% may be revised by the Fund and to the extent the Regulations may permit.

The Fund may raise such borrowings, secured or unsecured, from any person or entity as it may deem fit, including Sponsor or Shareholders of any of their associate / group / affiliate entities or banks, after approval by the Trustee, at market related rates.

Stock Lending by the Fund

Stock Lending involves lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio. The Fund can temporarily lend, through an approved intermediary, securities held by the Scheme to reputed counterparties, for a fee, subject to internal norms, if any. This would enable generating better returns on those securities, which are otherwise bought with the intention of holding the same for a longer period of time. The securities lent will be returned by the borrower on the expiry of the stipulated period or the lender can call the same back before its expiry.

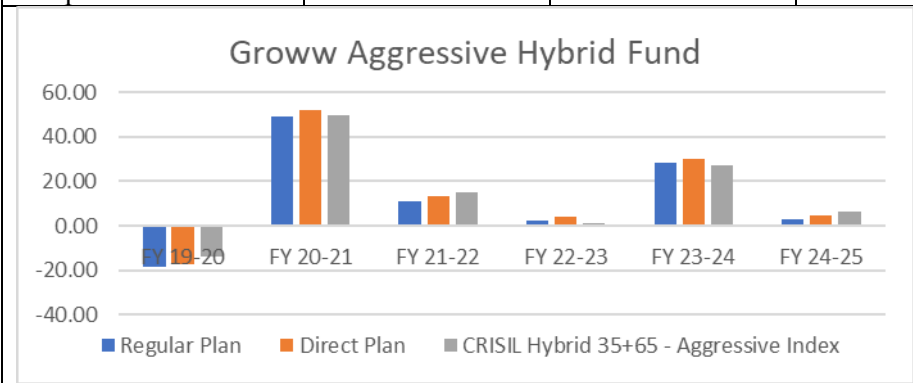
The AMC will follow regulatory restrictions as may be prescribed in carrying on the activities of Stock lending. Such lent stock, while they are on-lending, will not be available for sale, and this can result in temporary illiquidity.

The Fund Manager may engage in Stock Lending as per following limits:

	• Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending. • Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party.
Risk Profile of the Scheme	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 factors associated with investment in equity 2. Risk associated with investments in Debt Instruments 3. Risks associated with investments in derivatives 4. Risk associated with Securities Lending 5. Risks associated with Short-selling of Securities For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	Plans: The Scheme offers following two plans for investment into the Scheme: A. Direct: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. Direct shall have lower expense ratio compared to Regular and no commission shall be paid out of the Direct. B. Regular: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct and distributor commission may be paid out of this Plan. Direct and Regular shall have separate NAVs. However, there will be a common portfolio for both plans. The various options available under Direct and Regular and the salient features common to both plans are given below: Options: The Scheme has the following Options across a common portfolio: ☐ Growth Option: This option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation. However, there can be no assurance of the capital appreciation. ☐ IDCW Option: This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this Option, the Scheme will endeavor to declare IDCWs from time to time. The IDCW shall be dependent on the availability of distributable surplus. Following IDCW options (facilities) shall be available: • Groww Aggressive Hybrid Fund - Direct Plan- IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Direct Plan- Monthly IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Direct Plan- Quarterly IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Direct Plan- Half Yearly IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Regular Plan- IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Regular Plan- Monthly IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Regular Plan- Quarterly IDCW Option (Payout & Reinvestment) • Groww Aggressive Hybrid Fund - Regular Plan- Half Yearly IDCW Option (Payout & Reinvestment) In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth. Within various IDCW options, the default option will be 'IDCW Option' and the default facility will be Reinvestment. If IDCW payable under IDCW Payout option is equal to or less than Rs. 250/- then the IDCW would be compulsorily reinvested in the option of the Scheme. Uniform disclosure on treatment of applications under "Direct"/ "Regular" Plans:

	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
	1	Not mentioned	Not mentioned	Direct Plan
	2	Not mentioned	Direct	Direct Plan
	3	Not mentioned	Regular	Direct Plan
	4	Mentioned	Direct	Direct Plan
	5	Direct	Not Mentioned	Direct Plan
	6	Direct	Regular	Direct Plan
	7	Mentioned	Regular	Regular Plan
	8	Mentioned	Not Mentioned	Regular Plan
For detailed disclosure on default plans and options, kindly refer SAI.				
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Purchase (including switch-in) of any amount: ● In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable. ● In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. ● Irrespective of the time of receipt of application, where the funds for the entire amount are credited to the bank account of the Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. For Switch-ins of any amount: For determining the applicable NAV, the following shall be ensured: ● Application for switch-in is received before the applicable cut-off time. ● Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time. ● The funds are available for utilization before the cut-off time. ● In case of switch transactions from one scheme to another, the allocation shall be in line with redemption payouts. For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of IDCW etc.” The Trustee reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time. For allotment of units, it shall be ensured that:			

	i. the application is received before the applicable cut-off time, ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the Scheme before the cut-off time, iii. The funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. Redemptions including Switch - outs: The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units: 1. Where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and 2. An application received after 3.00 pm – closing NAV of the next Business Day. 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
	Minimum amount for new purchase/ switch in Rs. 500/- and in multiples of Re. 1 thereafter	Minimum additional amount for purchase/ switch in Rs. 500/- and in multiples of Re. 1 thereafter	The minimum redemption amount for all plans will be Rs.500/- and in multiples of Re.1/-
Despatch of Redemption Request	Redemption: Within 03 working days of the receipt of the redemption request		
Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index		
Dividend Policy (IDCW)	The Trustee will endeavour to declare dividend under the IDCW Option, subject to availability of distributable surplus calculated in accordance with the Regulations. IDCW distribution procedure: In accordance with Chapter 11 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the procedure for IDCW distribution will be as follows: 1. Quantum of IDCW and record date shall be fixed by the Board of Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus as on the date of declaration of IDCW. 2. Within 1 calendar day of the decision by the Board of Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where Head Office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unit holders for receiving IDCWs. The Record Date will be two working days from the date of issue of notice. 4. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any at the close of business hours on record date. 5. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by the Mutual Fund. 6. The payment of dividend to the unitholders shall be made within seven working days from the record		

	date. Even though the asset portfolio will be common, the NAVs of the growth option and IDCW option in the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCWs.																	
Name of the Fund Manager	Mr. Kaustubh Sule	Managing Fund Since May 11, 2023																
	Mr. Anupam Tiwari	Managing Fund Since May 11, 2023																
Name of the Trustee Company	Groww Trustee Limited																	
Performance of the scheme:	Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %														
	Returns for last 1 year	-3.48	-2.23	-0.89														
	Returns for last 3 year	12.62	14.05	13.02														
	Returns for last 5 year	14.64	16.40	15.21														
	Returns since inception	11.26	13.13	13.03														
																		
	Absolute Returns for each Financial year for the last 5 years																	
Additional Scheme Related Disclosures	i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - https://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 - NA																	
	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. Portfolio turnover rate: 1.74																	
	v. Aggregate investment in the Scheme by:																	
	<table><tr><th>Sr. No.</th><th>Category of Persons</th><th colspan="2">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><td rowspan="2">13,45,863.23</td></tr><tr><td></td><td></td><td>58,151.46</td><td>23.14</td></tr></table>				Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)	1.	Concerned scheme's Fund Manager(s)	Units	NAV per unit	13,45,863.23			58,151.46	23.14
	Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)													
1.	Concerned scheme's Fund Manager(s)	Units	NAV per unit	13,45,863.23														
		58,151.46	23.14															
For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.																		
Expenses of the Scheme	New Fund Offer Period: The Scheme has already been launched. The date of inception is December 13, 2018																	

Load Structure

Exit Load: 1% if redeemed/ switched out within 7 Days from the date of allotment,
Nil - if redeemed/ switched out after 7 Days from the date of allotment

Recurring expenses

As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed 2.25% of the Scheme's daily net assets:

The total fees and expenses for operating the scheme as listed hereunder would be 2.25% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.

Estimated Recurring Expenses:

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and Income Distribution cum Capital Withdrawal redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (as per paragraph 10.1.16 of SEBI Master circular for Mutual Funds dated June 27, 2024) ^	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp. @	
Goods & Services Tax/ goods and services tax on expenses other than investment and advisory fees	
Goods & Services Tax/ goods and services tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c) **	0.05%
Additional expenses for gross new inflows from specified cities*	Upto 0.30%

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

^ In terms of paragraph 10.1.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e., 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

**Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.

@ Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades of cash market transactions and 0.05 per cent of the value of trades of derivative market transactions. Thus, in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades of cash market transactions and 0.05 per cent of the value of trades of derivative market transactions. Any payment towards brokerage and transaction costs (including Goods & Services Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions and 0.05 per cent of the value of trades of derivative market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

The purpose of the above 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.

The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

Annual recurring expenses of the Scheme, (including the investment and advisory fees without any sub limit) as a % of daily net assets will be subject to following limit:

The AMC shall adhere provisions of SEBI Circular dated October 22, 2018 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses.

Annual recurring expenses of the Scheme, (including the investment and advisory fees without any sublimit) as a % of daily net assets will be subject to following limit:

First Rs. 500 Crores	Next Rs. 250 Crores	Next Rs. 1,250 Crores	Next Rs. 3,000 Crores	Next Rs. 5,000 Crores	Next Rs. 40,000 Crores	Balance
2.25%	2.00%	1.75%	1.60%	1.50%	TER reductio n of 0.05% for every increase of Rs. 5,000 crores or part thereof	1.05%

In addition to TER within the limits specified under regulation 52 (6) of the Regulations, towards investment & advisory fees as specified under regulation 52(2) of the Regulations and/or towards recurring expenses as specified under 52(4) of the Regulations. **However, such additional expenses will not be charged if exit load is not levied / not applicable to the Scheme.**

Additional Distribution Expenses in case of new inflows from specified cities In addition to total expenses ratio (TER) as specified above, the AMC will charge expenses not exceeding 0.30% of daily net assets if the new inflows in the Scheme from such cities, as specified by

SEBI from time to time, are at least:

- (i) 30% of gross new inflows in the Scheme, or;
- (ii) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

In case, inflows from such cities is less than the higher of (i) or (ii) of above, such expenses on daily net assets of the Scheme will be charged on proportionate basis in accordance with para 10.1.3 of SEBI Master Circular dated June 27, 2024.

The additional expenses on account of inflows from such cities charged will be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

The additional expenses charged in case of inflows from such cities will be utilized for distribution expenses incurred for bringing inflows from such cities.

The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged upto 30 basis points on daily net assets of the Scheme based on inflows only from retail investors beyond Top 30 cities (B 30 cities). Inflows of amount upto Rs. 2,00,000 per transaction by individual investors shall be considered as inflows from retail investors Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

- a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.
Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
- c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

Illustration in returns between Regular and Direct Plan

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before Expenses (Rs.)	1,500	1,500
Expenses other than Distribution Expenses (Rs.)	150	150
Distribution Expenses (Rs.)	50	-
Returns after Expenses at the end of the year (Rs.)	1,300	1,350
Returns (%)	13.00%	13.50%

Disclosure on Goods & Services Tax:

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense. Further, with respect to Goods & Services Tax on other than management and advisory fees:

- Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the

	scheme within the maximum limit of TER as per regulation 52 of the Regulations. - Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme. - Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations. For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund https://www.growwmf.in/downloads/expense-ratio. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change. As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations. Actual expenses for the previous financial year Direct Plan: 0.85 Regular plan: 2.30	
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 Asset Management Company (“AMC”) shall update the NAVs on the website of Association of Mutual Funds in India (“AMFI”) (www.amfiindia.com) by 11.00 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. Krishnam Thota (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 shall disclose the scheme portfolios as on the last day of the month/ as on the last day of every half year ended March and September within 10 days from the close of each month / half-year respectively. Further, the Mutual Fund shall also disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The disclosure shall be on https://growwmf.in/statutory-disclosure/portfolio (Fortnightly/Monthly), https://growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio (Half Yearly) and www.amfiindia.com. The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

	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. The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. 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

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
ARN- (ARN stamp here)	ARN-			

☐ 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)

Central Depository Securities Limited (CDSL)

DP ID No. Beneficiary Account No.	I	N																	

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	Mr. Ms. M/s.	DOB	D	D	M	M	Y	Y	Y	Y									
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	Date of Birth of Guardian	Proof of Date of Birth and Guardian's Relationship with Minor
☐ Father ☐ Mother ☐ Court Appointed Guardian	D D M M Y Y Y Y (Mandatory in case of Minor)	☐ Birth Certificate ☐ Passport ☐ Others (please specify)

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 (please specify)	

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.	(ForReceiving Transaction Alerts via SMS)	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)	(ForReceiving Transaction Alerts Via Email)			
Email ID provided pertains to ☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Sibling ☐ Dependent Parents ☐ A Guardian in case of a minor ☐ POA ☐ Custodian ☐ PMS				

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

Mr. Ms. M/s.

STATUS^{*}

☐ Resident Individual

☐ NRI

DOB

PAN / PEKRN

CKYC Id

Mobile No.

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

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

NAME

Mr. Ms. M/s.

STATUS

☐ Resident Individual

☐ NRI

DOB

PAN / PEKRN

CKYC Id

Mobile No.

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

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)

House /Flat No.

Street Address

Street Address

House /Flat No.

Street Address

Street Address

City/ Town

State

Country

City/ Town

State

Country

Pin Code

Pin Code

Pin Code

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

9. 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

I

I minus II

Investment Amount (₹)

Net Amount~ (₹)

Instrument No/UTR No.

Date

Drawn on Bank

Bank Branch

City

I

I minus II

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

OTM: One Time Bank Mandate

Reason for Investment:

☐ House

☐ Children's education

☐ Children's Marriage

☐ Car

☐ Retirement

☐ Others

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10. BANK ACCOUNT DETAILS MANDATORY for Redemption/IDCW/Refunds, if any

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.

11. 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 ⁵	Identification Type	Country****	Tax Payer Ref. ID No ⁵	Identification Type	Country****	Tax Payer Ref. ID No ⁵	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				

12. DECLARATION OF NPO (For Trusts / Society)

☐ We are falling under "Non-Profit Organization" (NRO)-which has been constituted for religious or charitable purposes referred to in clause (15) Of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). OYes ONo

☐ 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.

13. 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 1Lac	1-5 Lacs	5-10 Lacs	10- 25 Lacs	25 Lacs - 1Crore	>1Crore	NET-WORTH** in `		Date	
1st Applicant			☐	☐	☐	☐	☐	☐	[Net worth should		D D M M Y Y Y Y Y	
2nd Applicant			☐	☐	☐	☐	☐	☐	not be older		D D M M Y Y Y Y Y	
3rd Applicant			☐	☐	☐	☐	☐	☐	than 1 year]		D D M M Y Y Y Y Y	
Guardian			☐	☐	☐	☐	☐	☐			D D M M Y Y Y Y Y	
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 ☐	

14. 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												

15. NOMINATION DETAILS – (Ref. Instruction No. VII) In case of existing investor, Nomination details shall be replicated from the folio mentioned above. If investor wishes to register more nominees /modify any of the nomination details, Registration /Cancellation of Nominee form shall be provided separately)				
Mandatory Details	DETAILS	NOMINEE 1	NOMINEE 2	NOMINEE 3
	Nominee Name			
	Share of Nominee (%)**			
	Relationship with Investor			
	Postal Address Please tick (✓) Other Address (Please mention complete address in the box)	☐ Same As First Applicant	☐ Same As First Applicant	☐ Same As First Applicant
	Mobile Number / Telephone No. of Nominee (s)/ Guardian* In Case of Minor			
	Email ID of Nominee (s)/ Guardian* In Case of Minor			
	Nominee/ Guardian (in case of Minor) Identification Number [Please ✓ any one and provide only number]***	☐ PAN _____ ☐ Aadhaar (last 4) _____ ☐ Driving Licence _____ ☐ Passport Number _____	☐ PAN _____ ☐ Aadhaar (last 4) _____ ☐ Driving Licence _____ ☐ Passport Number _____	☐ PAN _____ ☐ Aadhaar (last 4) _____ ☐ Driving Licence _____ ☐ Passport Number _____

Additional Details****	Nominee DOB	DDMMYYYY	DDMMYYYY	DDMMYYYY
	Guardian			

** if % is not specified, then the assets shall be distributed equally amongst all the nominees *** Provide only number: PAN or Driving Licence or Aadhaar (last 4). However, in case of NRI / OCI / PIO, Passport number is acceptable. Copy of the document is not required. **** to be furnished only in following conditions / circumstances:

● Date of Birth (DoB): please provide, only if the nominee is minor. ● Guardian: It is optional for you to provide, if the nominee is minor.

a. I / We want the details of my / our nominee to be printed in the statement of holding or statement of account, provided to me/ us by the AMC / DP as follows;
(please tick, as appropriate) ☐ Name of nominee(s) ☐ Nomination: Yes/ No

b. I hereby authorize _____ (nominee number) _____to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the circular. He / She is authorized to encash my assets up to _____ of assets in the account / folio or Rs. _____
(strike off portions that are not relevant. If both % of assets and amount selected, than the amount shall be considered.)

c. Should be signed by all unit holders including joint holders, irrespective of mode of holding. Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Holder(s) details	Signature / Thumb Impression of Holder(s)	Witness Name	Witness Address	Witness Signature*
Sole / First Holder (Mr./Ms.)				
Second Holder (Mr./Ms.)				
Third Holder (Mr./Ms.)				

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.

16. 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.

SIGN HERE X First / Sole Applicant / Guardian / Authorised Signatory	X Second Applicant / Authorised Signatory	X Third Applicant / Authorised Signatory
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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 duly 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. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Groww Mutual Fund . Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Kfintech/ Distributors or visit our website www.groww-wmf.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 three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the Name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA, Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes. In line with the 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 requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.

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 paymentsw.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) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

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

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of GMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, 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 theOTMfacility opted by the investor.

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V. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

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

VI. COMMUNICATION FOR THE INVESTORS :

CIR/MRD/DP/31/2014 dated November 12, 2014 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. SEBI CIRCULAR OF JUNE 30, 2009 ON REMOVAL OF ENTRY LOD

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

VIII. 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.
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.

IX. MICRO INVESTMENT (INCLUDING LUMP SUM & MICRO SIP)

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

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

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

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

X. UNITS HELD IN THE DEMATERIALIZED FORM

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, 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 can not 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.

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

XII. 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 Declaration Form.

XIII. 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 receive a valid self certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

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

d. Declaration under FATCA

a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.

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 and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as Reportable account or otherwise.

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 supporting Annexures as well as in the documentary evidence provided by us or If any certification becomes incorrect and to provide fresh self certification along with documentary evidence

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 285BA 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.

DISTRIBUTOR / BROKER INFORMATION

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

☐ 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 (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 Date To Date* *(Maximum SIP end date should be upto 40 years from the start date)

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

Amount: A/c. No. Amount per installment:

Amount (in words)

I/We hereby authorize Groww Mutual Fund and their authorized service providers to debit my/our following bank account by 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 Applicant / Authorised Signatory	☐ Third Applicant / Authorised Signatory
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Tick	☒	UMRN		Date:	
Create:	☐	Sponsor Bank Code		Utility Code	
Modify:	☐	I/We hereby authorize		to debit (tick ✓)	
Cancel:	☐	From Bank a/c number			

With Bank IFSC Code MCR Code

an amount of Rupees (Amount in word) (Amount in figure)

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

Folio No. Phone No.

Schemes ALL SCHEMES OF GROWW MUTUAL FUND EmailID

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

PERIOD From To Or ☒ Until Cancelled

•This is confirm that the declaration has been carefully read, understood & made by me/us. I am authorised the user entity/ corporate to debit my account, based on the instruction as agreed and signed by me.

•I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity / corporate or the bank where I have authorized the debit.

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

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 be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/ branch for which NACH is to be registered.

3. First SIP cheque and subsequent SIP installments via NACH should be of the same amount.

4. Employee Unique Identification Number (EUIIN) - Investor investing through Intermediary shall mandatorily mention the EUIIN on the application form, irrespective whether he/she has been advised by Sales person/ Employee/ Relationship manager\ of the Intermediary or not.

However, in case of any exception cases, where there is no interaction by Sales person/ Employee / Relationship manager of the intermediary with respect to the investment / transaction, the EUIIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor,

"I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUIIN for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products.

5. SIP instructions will take a minimum of 30 calendar days for registration with the bank and hence the first auto debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in Scheme Information Document (SID)

6. The cities mentioned above may be modified/ updated/ changed/ removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice. If any city, bank/branch is removed, SIP instructions for investors in such cities, bank/branch via SIP route will be discontinued without prior notice.

7. The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honoured or the bank account is closed and no request for change in bank account has been submitted.

8. Request for cancellation should be submitted 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 in the concerned Scheme Information Document (SID). The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.

14. Investors will not hold Groww AMC, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date or if 2-3 consecutive SIP installments are debited by your bank in a day due to the local holidays or any other reason.

15. Groww AMC reserves the right to reject any application without assigning any reason thereof.

16. Please refer SID for minimum SIP investment amount under each schemes.

17. Please refer the Key Information Memorandum (KIM) and SID of the respective scheme for applicable NAV, risk factors, load (exit/entry) and other information on the respective scheme before investing.

18. If an investor does not mention SIP Frequency and/or SIP date in the application form or multiple SIP frequency/dates are mentioned in the SIP Mandate or the details are unclear in the SIP form, the default SIP frequency shall be treated as monthly and the default SIP date will be considered as 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 19 calendar days

19. If an investor does not mention SIP end date or the SIP end date is unclear in the SIP form, the tenure of SIP will be treated as perpetual (subject to bank's acceptance) till instruction to the contrary is received from the investor. In case the investor does not provide both the start date as well as end date, then the SIP installment would be the minimum number of installments of the respective scheme as mentioned in the respective Scheme Information Document (SID). "Perpetual SIP" will be the default option in case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.

20. To avail of SIP in separate schemes/options via Direct Debit/SIP facility, an investor will have to fill a separate form for each scheme/ options. A single form cannot be used for different schemes simultaneously.

21. For modification/change in SIP amount, New SIP Auto debit mandate form with revised SIP amount along with letter to discontinue the existing SIP amount to be submitted 15 business days prior to the Installment date.

22. 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.

23. 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.

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

ADDITIONAL INSTRUCTIONS FOR MICRO SYSTEMATIC INVESTMENT PLAN (MSIP)

1. Micro SIP (Systematic Investment Plan) upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN.
2. In case of Micro SIP also KYC is mandatory w.e.f. 1st January, 2012.
3. In lieu of PAN card copy Investor (including joint holders) to provide the self attested valid Photo ID Proof. Please refer Point 6 below.
4. All Micro SIPs where aggregate of installments in a financial year i.e. April to March does not exceed ₹50,000.
5. This exemption will be applicable only investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also.
6. While making additional/subsequent Micro SIP investment, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting documents again.

7. Photo identification documents to be submitted in case of Micro SIP Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
8. Proof of address copy. It is clarified that where photo identification documents contain the address of the investor, a separate proof of address is not required.

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

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*
ARN- (ARN stamp here)	ARN-			

*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.	FIRST	MIDDLE	LAST

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

Scheme			
Option		Plan	

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

To Scheme						
Plan		Option				
Period: From	D D M M Y Y Y Y	To	D D M M Y Y Y Y	OR	No of Installments	
Amount Per Installment:		Amount (in words)				

4. SYSTEMATIC TRANSFER PLAN (STP) FREQUENCY DETAILS (Please ✓)

☐ Daily	☐ Weekly (Please mention any day between monday to Friday)	☐ Monthly	☐ Quarterly
All Business Days		☐ 2nd OR ☐ 8th OR ☐ 15th OR ☐ 23rd	

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

Period: From	D D M M Y Y Y Y	To	D D M M Y Y Y Y	OR	No of Installments	
Amount Per Installment:		Amount (in words)				

6. SYSTEMATIC WITHDRAWAL PLAN (SWP) FREQUENCY DETAILS (Please ✓)

☐ Monthly	☐ Quarterly	☐ 2nd OR ☐ 8th OR ☐ 15th OR ☐ 23rd
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7. CONTACT DETAILS

Tel. (Res.)	STD Code	Tel. (Off.)	Mobile No.	
	Mobile No.	Mobile No. provided pertains to	Email ID	Email ID provided pertains to
FIRST HOLDER		☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor		☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor
SECOND HOLDER		☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor		☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor
THIRD HOLDER		☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor		☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent Siblings ☐ Dependent Parents ☐ A Guardian in case of a minor

8. 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/FLs 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/NRNR account/NRO/NRSR Account. (Including amount of transactions made in future)

SIGN HERE 	First / Sole Applicant / Guardian / Authorised Signatory		Second Applicant / Authorised Signatory		Third Applicant / Authorised Signatory
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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 (EUIIN) - Investor investing through Intermediary shall mandatorily mention the EUIIN on the application form, irrespective whether he/she has been advised by Sales person/ Employee/ Relationship manager of the Intermediary or not. However, in case of any exception cases, where there is no interaction by Sales person / Employee / Relationship manager of the intermediary with respect to the investment / transaction, the EUIIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor, "I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/-sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUIIN for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products.
5. 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	
	Minimum Installments	12	

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.

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.

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 <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table>	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
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 <table border="1" style="display: inline-table; text-align: center; width: 100px;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> (Not older than 1 year)	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y		
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 ☐ Gaming / Gambling / Lottery / Casino Services ☐ Money Lending / Pawing ☐ 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 _____ _____ ☐ Applied for ☐ Not obtained – Non-participating FI ☐ Not required to apply for - please specify 2 digits sub-category (Refer 1 A of Part C)
GIIN not available (please tick as applicable)	

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 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Yes☐ No

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

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

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 specify)

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 WB 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	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
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 Rules 114F to 114H, 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, 1961 (43 of 1961), 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 Applicant / Authorised Signatory

☒ Third Applicant / Authorised Signatory

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 attributable 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, 1962 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 year is passive income and less than 50 percent of the assets held by the NFE 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 NFE consist 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 SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, 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 settlor 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 GILIN:	
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 (l);

(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



Investment Manager: Groww Asset Management Ltd. (CIN-U65991KA2008PLC180894)

Corporate Office: 505 - 5th Floor, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Near Prabhadevi Railway Station Prabhadevi (W), Mumbai – 400013

Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India

Notice cum addendum no. 48/2025 - 2026

Notice cum Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of certain scheme(s) of Groww Mutual Fund ('the Fund').

Reclassification of Real Estate Investment Trusts (REITs) as equity related instruments:

Notice is hereby given to the Investors/Unitholders that, pursuant to SEBI Notification No. SEBI/LAD-NRO/GN/2025/272 dated October 31, 2025 and SEBI Circular No. HO/24/13/12(1)2025-IMD-POD-2/I/157/2025 dated November 28, 2025 any investment made by Mutual Funds in REITs shall be considered as investment in equity related instrument for the purposes of SEBI (Mutual Funds) Regulations, 1996 and guidelines issued thereunder with effect from **January 01, 2026 ('Effective date')**.

Accordingly, the following changes shall be carried out to standardize the treatment of REITs across applicable schemes from the effective date.

A. Changes to the SID/KIM of the existing equity and hybrid scheme(s) of the Fund (viz. Groww Banking & Financial Services Fund, Groww Multicap Fund and Groww Multi Asset Allocation Fund) from the Effective date.

I. Under section 'HOW WILL THE SCHEME ALLOCATE ITS ASSETS?'

Scheme Name and Type	Existing Provision			Revised Provision		
Groww Banking & Financial Services Fund (An open ended equity scheme investing in banking and financial services related sectors)	Instruments	Indicative allocations (% of total assets)		Instruments	Indicative allocations (% of total assets)	
		Minimum	Maximum		Minimum	Maximum
	Equity and equity related instruments of companies engaged in financial services sector	80%	100%	Equity and equity related instruments of companies engaged in financial services sector	80%	100%
	Other Equity & Equity related instruments	0	20%	Other Equity & Equity related instruments	0	20%
	Debt & Money market instruments	0	20%	Debt & Money market instruments	0	20%
	Units of REITs & InvITs	0	10%	Units of InvITs	0	10%
Groww Multicap Fund (An open-ended equity	Instruments	Indicative allocations (% of total assets)		Instruments	Indicative allocations (% of total assets)	

scheme investing across large-cap, mid-cap, and small-cap stocks)		Minimum	Maximum			Minimum	Maximum
	Equity & Equity related instruments across large, mid and small cap companies	75%	100%		Equity & Equity related instruments across large, mid and small cap companies	75%	100%
	Equity & Equity related instruments of Large Cap companies*	25%	50%		Equity & Equity related instruments of Large Cap companies*	25%	50%
	Equity & Equity related instruments of Mid Cap companies*	25%	50%		Equity & Equity related instruments of Mid Cap companies*	25%	50%
	Equity & Equity related instruments of Small Cap companies*	25%	50%		Equity & Equity related instruments of Small Cap companies*	25%	50%
	Debt & Money market instruments#	0%	25%		Debt & Money market instruments#	0%	25%
	REITs and InvITs	0%	10%		Units of InvITs	0%	10%
Groww Multi Asset Allocation Fund (An open-ended scheme investing in Equity, Debt, Commodities and in units of REITs & InvITs)	Instruments	Indicative allocations (% of total assets)			Instruments	Indicative allocations (% of total assets)	
		Minimum	Maximum			Minimum	Maximum
	Equity & Equity related instruments	10%	80%		Equity & Equity related instruments	10%	80%
	Debt & Money market instruments#	10%	80%		Debt & Money market instruments#	10%	80%
	Gold, Silver, Commodity ETFs, Exchange Traded Commodity Derivatives (ETCDs)	10%	50%		Gold, Silver, Commodity ETFs, Exchange Traded Commodity Derivatives (ETCDs)	10%	50%
	REITs and InvITs	0%	10%		Units of InvITs	0%	10%

*#Note – For detailed asset allocation, please refer to the SID(s)/KIM(s) of the respective scheme(s).

Accordingly, investments made in the REITs will be considered as, and form part of the asset allocation towards equity and equity related instruments stated in the SID & KIM of the aforementioned scheme(s) from the effective date.

II. Under section - “WHAT ARE THE INVESTMENT RESTRICTIONS?” –

Para/Section in SID	Existing Provision	Revised Provision
Section II – “Information about the Scheme” – B. “What are the investment restriction?”	- Investment restrictions w.r.t. REITs and InvITS: - The Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of REIT and InvIT. - The Scheme shall not invest more than 10% of its NAV in the units of REITs and InvITs. - The Scheme shall not invest more than 5% of its NAV in the units of REITs and InvITs issued by a single issuer. - The Mutual Fund under all its Scheme(s) shall not own more than 10% of any company’s paid up capital carrying voting rights. Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B. - The Scheme shall not invest more than 10% of its NAV in the equity shares or equity related instruments of any company. Provided that, the limit of 10% shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.	- Investment restrictions w.r.t. InvITS: - The Mutual Fund under all its schemes shall not own more than 10% of units issued by a single issuer of InvIT. - The Scheme shall not invest more than 10% of its NAV in the units of InvITs. - The Scheme shall not invest more than 5% of its NAV in the units of InvITs issued by a single issuer. - The Mutual Fund under all its Scheme(s) shall not own more than 10% of any company’s paid up capital carrying voting rights or 10% of units of REITs issued by a single issuer, as the case may be. Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub- regulation (1), of regulation 7B of the SEBI (Mutual Funds) Regulations, 1996. - The Scheme shall not invest more than 10% of its NAV in equity shares or equity related instruments of any entity. Provided that the limit of 10 per cent shall not be applicable for investments in case of index fund or sector or industry specific scheme.

III. Changes to the SID/KIM of the existing equity and hybrid scheme(s) of the Fund (as applicable) from the Effective date.

A. Under section “WHERE WILL THE SCHEME INVEST”

Para/Section in SID	Existing Provision	Revised Provision
Section I -Part II- B “Where will the Scheme invest” and Section II – “Information about the Scheme” – A. Where will the scheme invest.	Equity Related Instruments – are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the SEBI from time to time.	Equity Related Instruments – are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives, Units of Real Estate Investment Trust and such other instrument as may be specified by the SEBI from time to time.

	• Investment in Units of REITs & InvITs REIT or Real Estate Investment Trust is a trust registered with SEBI to carry out the activity prescribed under SEBI (Real Estate Investment Trusts) Regulations, 2014. A REIT raises funds by issuing units to investors and invest those funds primarily in assets in real estate sector. The investment in such assets can be made directly or through SPV/Holding Company. The income generated from the underlying assets of the REIT are regularly distributed to the unit holders. InvIT of Infrastructure Investment Trust is a trust registered with SEBI to carry out the activity prescribed under SEBI (Infrastructure Investment Trusts) Regulations, 2014. An InvIT raises funds by issuing units to investors and invests those funds primarily in assets in infrastructure sector. The investment in such assets can be made directly or through SPV/Holding Company by the InvIT. Investors who hold units in an InvIT are called unit holders. The income generated from the underlying assets of the InvIT are regularly distributed to the unit holders.	• Investment in Units of InvITs InvIT of Infrastructure Investment Trust is a trust registered with SEBI to carry out the activity prescribed under SEBI (Infrastructure Investment Trusts) Regulations, 2014. An InvIT raises funds by issuing units to investors and invests those funds primarily in assets in infrastructure sector. The investment in such assets can be made directly or through SPV/Holding Company by the InvIT. Investors who hold units in an InvIT are called unit holders. The income generated from the underlying assets of the InvIT are regularly distributed to the unit holders.
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B. Paragraph to be inserted under section - “RISK FACTORS: SCHEME SPECIFIC RISK FACTORS”

Risk associated with Investments in REITs

- **Price-Risk or Interest-Rate Risk:** REITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. As these products are new to the market they are likely to be exposed to liquidity risk.
- **Reinvestment Risk:** Investments in REITs may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Risk of lower than expected distributions:** The distributions by the REIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT receives as dividends or the interest and principal payments from portfolio assets.

The above are some of the common risks associated with investments in REITs. There can be no assurance that investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.



In accordance with the said Circular, the changes relating to the re-classification of REITs as “Equity related instruments” as made in Offer documents of the scheme(s) **shall not be considered as a Fundamental Attribute change.**

This Notice cum addendum forms an integral part of the SID and KIM of aforementioned scheme(s). All other terms and conditions as mentioned in SID and KIM of the scheme(s) of the Fund shall remain unchanged.

As per the Go Green Initiative, investors are encouraged to register/update their email id and mobile number with us to support paper less communications.
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For Groww Asset Management Ltd.
Investment Manager to Groww Mutual Fund

Sd/-

Authorised Signatory

Place: Mumbai

Date: December 31, 2025

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

Investment Manager: Groww Asset Management Ltd. (CIN-U65991KA2008PLC180894)

Corporate Office: 505 - 5th Floor, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Near Prabhadevi Railway Station Prabhadevi (W), Mumbai – 400013

Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India

Notice cum addendum no. 50/2025 – 2026

Notice Cum Addendum to Statement of Additional Information ('SAI') of Groww Mutual Fund ('the Fund'), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) of the Fund.

A. Change in designation of Key Personnel

Investors/Unitholders are requested to note that Mr. Gagan Thareja [currently designated as Head of Research (Equity)] shall be re-designated to 'Fund Manager & Head of Research (Equity)' with effect from **January 20, 2026**.

The relevant details shall be updated in the section 'Information on Key Personnel' of the Asset Management Company' of the SAI of the Fund.

B. Change in Fund Management Responsibilities of the scheme(s) of the Fund

Investors/Unitholders are requested to note that, pursuant to internal re-structuring, the Fund Management Responsibilities of the following scheme(s) of the Fund, shall be changed as under, with effect from **January 20, 2026**.

Sr. No.	Scheme(s) Name	Existing Fund Manager(s)	Revised Fund Manager (s)
1.	Groww Large Cap Fund (Large Cap Fund- An open-ended equity scheme predominantly investing in large cap stocks)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity) • Mr. Gagan Thareja (Fund Manager-Equity)
2.	Groww Value Fund (An open-ended equity scheme following a value investment strategy)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity)	• Mr. Gagan Thareja (Fund Manager - Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity) • Mr. Anupam Tiwari (Head- Equity)
3.	Groww Multicap Fund (An open-ended equity scheme investing across large-cap, mid-cap, and small-cap stocks)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity) • Mr. Gagan Thareja (Fund Manager-Equity)
4.	Groww Banking & Financial Services Fund (An open ended equity scheme investing in banking and financial services related sectors)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager- Equity)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager- Equity) • Mr. Gagan Thareja (Fund Manager-Equity)
5.	Groww Aggressive Hybrid Fund (An open-ended hybrid scheme investing predominantly in equity and equity related instruments)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity) • Mr. Kaustubh Sule (Fund Manager- Fixed Income)	• Mr. Anupam Tiwari (Head- Equity) • Mr. Saptarshee Chatterjee (Assistant Fund Manager-Equity) • Mr. Gagan Thareja (Fund Manager-Equity) • Mr. Kaustubh Sule (Fund Manager- Fixed Income)

For details pertaining to age, qualification and brief experience of these Fund Managers/ Key Personnel, please refer the SAI of the Fund available at <https://growwmf.in>.

Relevant details of the aforesaid Fund Managers (wherever applicable) shall also be inserted in the section ‘Who Manages the Scheme?’ in the SID and KIM of the scheme(s) of the Fund.

This Notice cum addendum forms an integral part of the SAI, SID and KIM of scheme (s). All other terms and conditions as mentioned in SAI, SID and KIM of scheme(s) shall remain unchanged.

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

For Groww Asset Management Ltd.
Investment Manager to Groww Mutual Fund

Sd/-

Authorised Signatory

Place: Mumbai

Date: January 19, 2026

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

Investment Manager: Groww Asset Management Ltd. (CIN-U65991KA2008PLC180894)

Corporate Office: 505 - 5th Floor, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Near Prabhadevi Railway Station Prabhadevi (W), Mumbai – 400013

Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India

Notice cum addendum no. 12/2026 - 2027

Notice cum Addendum to the Statement of Additional Information of the Groww Mutual Fund ('the Fund'), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) of the Fund.

A. Change in designation of Key Personnel

Investors/Unitholders are requested to note that Mr. Ameya Sakpal (currently designated as Dealer Fixed Income) shall be re-designated to 'Assistant Fund Manager & Dealer Fixed Income' with effect from **June 4, 2026** ("Effective date").

The relevant details shall be updated in the section 'Information on Key Personnel' of the Asset Management Company' of the SAI of the Fund.

B. Change in Fund Management Responsibilities

Investors/Unitholders are requested to note the following change in fund management responsibilities of **certain scheme(s) of the Fund** from the effective date.

Scheme(s) Name	Existing Fund Manager(s)	New Fund Manager(s)
Groww Small Cap Fund (An open ended equity scheme predominantly investing in small cap stocks)	Mr. Anupam Tiwari (Head of Equity)	- Mr. Anupam Tiwari (Head of Equity) - Mr. Gagan Thareja (Head of Research - Equity and Fund Manager) - Mr. Saptarshee Chatterjee (Fund Manager – Equity)
Groww Gilt Fund (An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)	Mr. Kaustubh Sule (Senior Fund Manager Fixed Income)	- Mr. Kaustubh Sule (Senior Fund Manager Fixed Income) - Mr. Wilfred Gonsalves (Fund Manager & Dealer-Fixed Income)
Groww Money Market Fund (An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk)	Mr. Kaustubh Sule (Senior Fund Manager Fixed Income)	- Mr. Kaustubh Sule (Senior Fund Manager Fixed Income) - Mr. Wilfred Gonsalves (Fund manager & Dealer-Fixed Income)
Groww Dynamic Term Fund (An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk)	Mr. Kaustubh Sule (Senior Fund Manager Fixed Income)	- Mr. Kaustubh Sule (Senior Fund Manager Fixed Income) - Mr. Wilfred Gonsalves (Fund manager & Dealer-Fixed Income)
Groww Aggressive Hybrid Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	- Mr. Paras Matalia (Equity) (Fund Manager) - Mr. Nikhil Satam (Equity) (Fund Manager & Dealer) - Mr. Kaustubh Sule (Debt) (Senior Fund Manager Fixed Income)	- Mr. Paras Matalia (Equity) (Fund Manager) - Mr. Nikhil Satam (Equity) (Fund Manager & Dealer) - Mr. Kaustubh Sule (Debt) (Senior Fund Manager Fixed Income)

	Mr. Gagan Thareja (Head of Research - Equity and Fund Manager)	Mr. Wilfred Gonsalves (Debt) (Fund Manager & Dealer-Fixed Income)
Groww Gold ETF FOF (An open-ended fund of fund scheme investing in units of Groww Gold ETF)	Mr. Wilfred Gonsalves (Fund Manager & Dealer- Fixed Income)	- Mr. Wilfred Gonsalves (Fund manager & Dealer Fixed Income) - Mr. Ameya Sakpal (Assistant Fund Manager & Dealer Fixed Income)
Groww Nifty 1 Day Rate Liquid ETF (An open ended Exchange Traded Fund replicating / tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk scheme)	Mr. Kaustubh Sule (Senior Fund Manager Fixed Income)	- Mr. Kaustubh Sule (Senior Fund Manager Fixed Income) - Mr. Ameya Sakpal (Assistant Fund Manager & Dealer Fixed Income)
Groww Silver ETF FOF (An open-ended fund of fund scheme investing in units of Groww Silver ETF)	Mr. Wilfred Gonsalves (Fund Manager & Dealer Fixed Income)	- Mr. Wilfred Gonsalves (Fund manager & Dealer-Debt) - Mr. Ameya Sakpal (Assistant Fund Manager & Dealer Fixed Income)
Groww Gold ETF (An open-ended Exchange Traded Fund replicating/ tracking domestic price of Physical Gold)	Mr. Wilfred Gonsalves (Fund Manager & Dealer Fixed Income)	- Mr. Wilfred Gonsalves (Fund Manager & Dealer-Debt) - Mr. Ameya Sakpal (Assistant Fund Manager & Dealer Fixed Income)
Groww Silver ETF (An open-ended exchange traded fund replicating/ tracking domestic price of Physical Silver)	Mr. Wilfred Gonsalves (Fund Manager & Dealer Fixed Income)	- Mr. Wilfred Gonsalves (Fund Manager & Dealer Fixed Income) - Mr. Ameya Sakpal (Assistant Fund Manager & Dealer Fixed Income)
Groww Overnight Fund (An open ended debt scheme investing in overnight securities)	Mr. Kaustubh Sule (Senior Fund Manager Fixed Income)	- Mr. Kaustubh Sule (Senior Fund Manager Fixed Income) - Mr. Ameya Sakpal (Assistant Fund Manager & Dealer Fixed Income)

For details pertaining to age, qualification and brief experience of the Fund Managers/ Key Personnels, please refer the SAI of the Fund available at <https://growwmf.in/downloads/sai>

Relevant details of the aforesaid Fund Managers (wherever applicable) shall also be inserted in the section ‘Who Manages the Scheme?’ in the SID and KIM of the scheme(s) of the Fund.

This Notice cum addendum forms an integral part of the SID and KIM of the aforesaid scheme(s). All other terms and conditions as mentioned in SID and KIM of the scheme(s) shall remain unchanged.

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

For Groww Asset Management Ltd.
Investment Manager to Groww Mutual Fund

Sd/-

Authorised Signatory

Place: Mumbai

Date: June 03, 2026

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

Investment Manager: Groww Asset Management Ltd. (CIN-U65991KA2008PLC180894)

Corporate Office: 505 - 5th Floor, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Near Prabhadevi Railway Station Prabhadevi (W), Mumbai – 400013

Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India

Notice cum addendum no. 13/2026 - 2027

Notice cum Addendum to the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme(s) of the Groww Mutual Fund ('the Fund').

Notice is hereby given that Groww Trustee Limited (the Trustee) has approved the suspension of fresh subscriptions in certain plans/options of the scheme(s) of the Fund with effect from July 10, 2026 ('Effective date').

Accordingly, the fresh subscriptions shall be discontinued in the **Income Distribution cum Capital Withdrawal (IDCW) Option** having *IDCW Re-investment Facility and IDCW Pay-out Facility* of the following scheme(s) of the Fund:

Sr. no.	Scheme(s) Name
1.	Groww BSE Hospitals ETF FOF
2.	Groww BSE Power ETF FOF
3.	Groww Multi Asset Omni FOF
4.	Groww Nifty 200 ETF FOF
5.	Groww Nifty 50 Index Fund
6.	Groww Nifty 500 Momentum 50 ETF FOF
7.	Groww Nifty Capital Markets ETF FOF
8.	Groww Nifty EV & New Age Automotive ETF FOF
9.	Groww Nifty India Internet ETF FOF
10.	Groww Nifty India Railways PSU Index Fund
11.	Groww Nifty Midcap 150 Index Fund
12.	Groww Nifty Next 50 Index Fund
13.	Groww Nifty Non-Cyclical Consumer Index Fund
14.	Groww Nifty PSE ETF FOF
15.	Groww Nifty PSU Bank Index Fund
16.	Groww Nifty Smallcap 250 Index Fund
17.	Groww Nifty Total Market Index Fund
18.	Groww Silver ETF FOF
19.	Groww Nifty SmallCap 250 Momentum Quality 100 Index Fund
20.	Groww Nifty India Defence ETF FOF
21.	Groww Gold ETF FOF

Further, the Trustee has also approved the suspension of fresh subscriptions in **Income Distribution cum Capital Withdrawal (IDCW) Option - IDCW Re-investment Facility** - under the following schemes. Hence, fresh subscriptions shall continue to be accepted only under the **IDCW Option - IDCW Pay-out Facility** from the said effective date.

Sr. no.	Scheme(s) Name
1.	Groww Multicap Fund
2.	Groww Banking & Financial Services Fund
3.	Groww Small cap Fund
4.	Groww Multi Asset Allocation Fund
5.	Groww Arbitrage Fund
6.	Groww Large cap Fund
7.	Groww Value Fund
8.	Groww Aggressive Hybrid Fund

Additionally, fresh subscription shall be discontinued in the Monthly, Quarterly, Half – yearly frequency in the **IDCW Options** having *IDCW Re-investment Facility and IDCW Pay-out Facility* of both Direct and Regular plans in the following schemes of the Fund from the effective date:

Sr. no.	Scheme(s) Name
1.	Groww Large cap Fund
2.	Groww Value Fund
3.	Groww Aggressive Hybrid Fund

Investors are requested to note that, the above facility(ies) are discontinued through all modes such as Lump Sum mode (including Switches) and fresh registration of Systematic Investment Plan (SIP) and/or Systematic Transfer Plan (STP) registration, special products/features like IDCW sweep facility in the aforementioned schemes from the effective date.

The AMC shall continue processing the existing instalments of SIP/STP/ other systematic transaction /special facility subject to the conditions specified in the SIDs of the aforesaid schemes, registered prior to the effective date.

This Notice cum addendum forms an integral part of the SID and KIM of the aforesaid scheme(s). All other terms and conditions as mentioned in SID and KIM of the scheme(s) shall remain unchanged.

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

For Groww Asset Management Ltd.
Investment Manager to Groww Mutual Fund

Sd/-

Authorised Signatory

Place: Mumbai

Date: June 29, 2026

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



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

Notice cum Addendum No. 17/2026- 2027

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

Change in Key Personnel of Groww Mutual Fund:

Investors are requested to note the following changes in Key personnels of Groww Mutual Fund:

Sr. No.	Name	Designation	Changes
1	Mr. Akshay Mohan	Head of Information Technology & CISO	Appointed w.e.f July 31, 2026
2	Mr. Ankit De	Head of Information Technology & CISO	Cessation w.e.f July 31, 2026
3	Mr. Krishnam Raju Thota	Head- Operation & Investor Relation officer	Cessation w.e.f July 31, 2026

Accordingly, all references of the said Key personnels in SAI and SID (as applicable) shall stand updated/ deleted effective the aforesaid date (wherever applicable).

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

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

For Groww Asset Management Ltd.

Investment Manager to Groww Mutual Fund
Sd/-

Authorised Signatory

Place: Mumbai

Date: July 31, 2026

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



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

Notice cum Addendum No. 19/2026- 2027

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

Appointment of Investor Relator Relations Officer (IRO) Key Personnel of Groww Mutual Fund:

Investors are requested to note that Mr. Nitin Mehta has been appointed as Investor Relations Officer of Groww Mutual Fund w.e.f Tuesday, August 04, 2026. His brief profile & work experience is given below:

Name, Designation & Age	Educational Qualification	Previous Work Experience
Mr. Nitin Mehta Investor Relations Officer (Key Personnel) Age: 46 years	Chartered Accountant	Nitin Mehta has an overall 20 years of experience in Mutual Fund Operations. He was associated with Bandhan Mutual Fund, UTI Mutual Fund, Mirae Asset Mutual Fund, and Edelweiss Mutual Fund.

Accordingly, all references of the said Key personnel in SAI, SID & KIM shall stand updated effective the aforesaid date (wherever applicable).

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

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

For Groww Asset Management Ltd.

Investment Manager to Groww Mutual Fund
Sd/-

Authorised Signatory

Place: Mumbai

Date: August 04, 2026

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