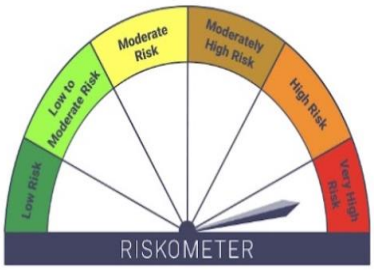
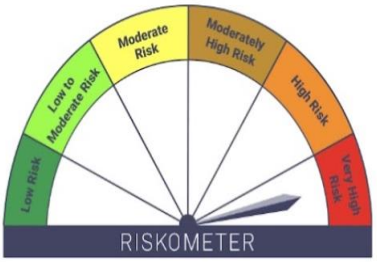
KEY INFORMATION MEMORANDUM

GROWW LARGE CAP FUND
(Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)

This product is suitable for investors who are seeking*:	**Scheme Riskometer**	**Benchmark Riskometer**
• Capital appreciation over long-term • A portfolio that is invested predominantly in equity and equity-related securities of blue-chip large-cap companies.		As per AMFI Tier I Benchmark NIFTY100 - TRI 
	Scheme Risk-o-meter is at Very High Risk	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	1202A - 12A Floor, One World Centre, 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 28, 2024

<table>
<tr><td>Investment Objective</td><td colspan="2">The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities of blue-chip large-cap companies.
However, there can be no assurance that the investment objective of the scheme will be achieved</td></tr>
<tr><td rowspan="5">Asset Allocation Pattern of the scheme</td><td>Types of Instruments</td><td>Normal Allocation (% of Net Assets)</td></tr>
<tr><td>Equity and equity related securities –Large-Cap Companies *</td><td>80% to 100%</td></tr>
<tr><td>Equity and equity related securities – Other Companies *</td><td>0% to 20%</td></tr>
<tr><td>Debt & Money market securities/instruments</td><td>0% to 20%</td></tr>
<tr><td colspan="2">*The Scheme may invest upto a maximum of 50% of its net assets in derivatives

For the purposes of this scheme Blue Chip Large Cap Company is the1st - 100th company in terms of full market capitalizations in accordance with paragraph 2.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024

The Scheme may use derivatives for such purposes as may be 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 of investments in Equity, debt securities, money market instruments and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme.

The scheme shall not be investing in foreign equity and equity related securities.

The scheme shall not be investing in Securitized Debt Instruments.

If permitted by SEBI under Regulations/ guidelines, the Scheme may also engage in securities lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Securities lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the Borrower on expiry of the stipulated period.

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</td></tr>
</table>

securities lending to any single counter party.

Indicative Table

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	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.	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
2.	Equity Derivatives for nonhedging 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
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%	-

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 business days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.
Investment Strategy	Under normal market conditions, the Scheme would invest predominantly in a diversified portfolio constituting equity and equity related instruments of companies that the Fund Manager believes have sustainable business models, and potential for capital appreciation. The corpus of the Scheme will be invested predominantly in blue chip – large cap stocks and/ or in exchange traded derivatives on the S&P CNX Nifty Index or such blue chip stocks. 0-20% of the net assets will be invested in securities other than blue chip large caps. A very small portion of the fund will be kept liquid. The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. Large Cap companies shall consist of investment universe which are within 1st-100th company in terms of full market capitalization. The fund shall adopt the list of stocks prepared by AMFI based on SEBI defined parameters. AMFI is mandated to update such list once in 6 months. The fund shall rebalance the portfolio (if required) in line with the updated list, within a period of one month. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The Fund Manager would follow a top down approach to shortlist stocks for portfolio construction. Under the top down process the Fund Manager would look at the global and Indian economy and the domestic policy environment and stock valuations. This would result in identification of themes which have a potential to outperform. The final stock selection process would be a bottoms-up process wherein stocks from the short listed themes would be picked up based on valuations. Under normal market conditions and depending on the Fund Manager's views,

	the assets of the Scheme would be invested across stocks that represent a broad range of sectors of the economy in order to ensure adequate portfolio diversification. **Corporate Action / Event Driven Strategies** **a. IDCW Arbitrage** At the time of declaration of IDCW, the stock futures / options market can provide a profitable opportunity. Generally, the stock prices decline by the IDCW amount when the stock becomes ex-IDCW. **b. Buy-Back / Open Offer Arbitrage** When the Company announces the buy-back or open offer of its own shares, there could be opportunities due to price differential in buyback price and traded price. **c. Merger** When the Company announces any merger, amalgamation, hive off, de-merger, etc, there could be opportunities due to price differential in the cash and the derivative market. **Derivative Strategies** A derivative is a financial instrument whose value depends on other, more basic, underlying variables like 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 optimise 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. 90000 – 100000 crores as compared to cash market volumes of Rs. 10000- 15000 crore **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 50 times the futures index price. On purchase date, Spot index: 5400, Future price: 5425. If the exchange imposes a margin of 10%, the Investment Manager will be required to provide Rs.2,712,500 (i.e. 10% * 5425* 100 * 50) 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 5525, the net impact will be a profit of Rs. 500,000 for the Scheme ((5525–5425) * 100 * 50) 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 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. Risk associated with this strategy: • Lack of opportunities available in the market • Risk of mispricing or improper valuation Inability of the derivatives to correlate perfectly with underlying security. • Execution risk, whereby the rates seen on the screen may not be the rates at which the ultimate execution takes place. **(c) Buying stock future**: Where the scheme wants to initiate a long positon in a stock whose spot price is at say, Rs.1000 and futures is at Rs. 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 favourable 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 the 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 Risk associated with this strategy: • Lack of opportunities available in the market • Inability of the derivatives to correlate perfectly with underlying security • Execution risk, whereby the rates seen on the screen may not be the rates at which the ultimate execution takes place. 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. **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** **Borrowing & Lending 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 Trustee may permit the Fund to engage in Stock Lending only if permitted under and in line with the prevailing securities lending Regulations. 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 associated with investments in Debt Instruments** 2. **Risks associated with investments in derivatives** 3. **Risks associated with Securitized Debt** 4. **Risk associated with Securities Lending** 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 Plan:** This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. The Direct Plan shall have lower expense ratio compared to the Regular Plan and no commission shall be paid out of the Direct Plan. **B. Regular Plan:** 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 Plan and distributor commission may be paid out of this Plan. The Direct Plan and Regular Plan shall have separate NAVs. However, there will be a common portfolio for both plans. The various options available under

the Direct Plan and Regular Plan and the salient features common to both plans are given below:

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.

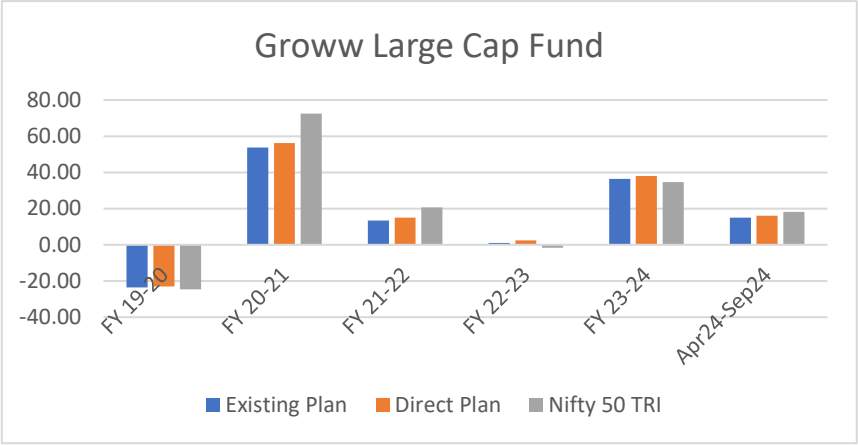
Applicable NAV (after the scheme opens for subscriptions and redemptions)	For Purchase (including switch-in) of any amount: ● In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank 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." Note: For Purchase / switch in applications received on Thursday, December 31, 2020 after cut-off timings for less than ` 2 lakhs, the NAV shall be allotted as per above revised rule i.e. based on availability of funds for utilization. Thus, for e.g. if funds are credited to the Scheme after cut-off timings on Friday, January 1, 2021, the applicable NAV shall be of Monday, January 04, 2021. The Trustee reserves the right to change / modify the aforesaid requirements at a later date in line with SEBI directives from time to time For allotment of units, it shall be ensured that: a) For all valid applications of investment amount less than Rs. 2 Lakh the application is received before the applicable cut-off time; b) For all valid applications of investment amount equal to or more than Rs. 2 Lakh i. the application is received before the applicable cut-off time, i. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the Scheme before the cut-off time, iii. The funds are available for utilisation before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. **Redemptions including Switch - outs:** The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units: 1. Where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and 2. An application received after 3.00 pm – closing NAV of the next Business Day.

Minimum Application Amount/ Number of Units	Purchase	Additional Purchase	Redemption
	Rs. 100 and in multiples of Re. 1/- thereafter Rs. 100 and in multiples of Re. 1/- thereafter (For Systematic Investment Plan (SIP))	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100/- and in multiples of Re. 1/- thereafter or account balance, whichever is lower.

Despatch of Redemption Request	Redemption: Within 03 working days of the receipt of the redemption request at the authorised centre of the Groww Mutual Fund.
Benchmark Index	NIFTY100 – TRI
Dividend Policy	The Trustee will endeavor to declare IDCW 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. Anupam Tiwari
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	38.30	40.27	38.59
Returns for last 3 year	15.53	17.09	15.93
Returns for last 5 year	16.15	17.78	19.57
Returns since inception	12.60	14.61	15.20



Absolute Returns for each Financial year for the last 5 years

. ADDITIONAL SCHEME RELATED DISCLOSURES	i. Scheme's portfolio holdings (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 iv. Portfolio Turnover : 1.35
Expenses of the Scheme	New Fund Offer Period: The scheme has already been launched Continuous Offer Rs. 500 and in multiples of Re. 1/- thereafter Rs. 500 and in multiples of Re. 1/- thereafter (For Systematic Investment Plan (SIP)
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 CDSC (if any): NIL
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	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent	

commission	Upto 2.25%
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 AMCs 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 reduction of 0.05% for every	1.05%

					increase of Rs. 5,000 crores or part thereof	

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 www.growwmf.in (Home>Total Expense Ratio of Mutual Fund Schemes). 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.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the paragraph on Taxation in the 'Statement of Additional Information' and to consult their own tax advisors with respect to their tax liability and other implications arising out of their participation in the scheme. However, the information provided therein is for general information purpose only and is based on the prevailing tax laws. In view of the individual nature of the implications, each investor is advised to consult with his or her own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.
Daily Net Asset Value (NAV) Publication	The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/ and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day.
For Investor Grievances please contact	Name and Address of Registrar: **KFin Technologies Ltd.** Karvy Selenium,Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032.
Unitholders' Information	**For normal transactions (other than SIP/STP/SWP) during ongoing sales and repurchase:** ● The AMC shall issue to the investor whose application (other than SIP/STP/SWP) has been accepted, an account statement specifying the number of units allotted by physical/ e-mail to those unitholders who have provided an e-mail address. **For SIP/STP / SWP transactions:** ● The first Account Statement under SIP/STP/ SWP shall be issued within 10 working days of the initial investment/ transfer. **Consolidated Account Statement (CAS):** In accordance paragraph 14.4.3 of SEBI Master Circular for Mutual Fund dated June 27, 2024the following shall be applicable with respect to dispatch of Consolidated Account Statement (CAS): ● The CAS shall be generated on a monthly basis. The Consolidated CAS across various AMCs shall be delivered by the depositiories within fifteen days from the month end. ● Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. ● Further, CAS issued for the half-year (ended September/ March) shall be delivered to the Unitholders on or before twenty-one days of succeeding month. CAS shall also provide – The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission

	and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. – The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. ● Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. ● Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system. ● A CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folio. Investor may opt out of CAS facility if they do not wish to avail the same. **Note:** ● If an applicant so desires, the AMC will issue an Account Statement to the applicant within 5 working days from the receipt of such request without any charges. ● The unitholder may request for a physical Account Statement by writing/calling the AMC/ ISC/ Registrar & Transfer Agent. ● For normal transactions and SIP/ STP/ SWP transactions as stated above, in the event the account has more than one registered holder, the first-named Unit holder shall receive the Account Statement. Where units are held by investor in demat form, the demat statement issued by the Depository Participant will be deemed adequate compliance with the requirements in respect of dispatch of statements of account. **Monthly / Half - Yearly Portfolio Disclosures** The Mutual Fund and AMC shall publish the Scheme Portfolio within ten days from the close of month. Mutual Fund / AMC shall disclose portfolio (along with ISIN) as on the last day of the month / half year of the scheme on its website (https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited) & on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format

Groww MUTUAL FUND

COMMON APPLICATION FORM

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

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number (EUIN)	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. Ref. Instruction No. XI.

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

(NSDL)	DP ID No. I N	Beneficiary Account No.	
(CDSL)	Target ID No.	(NSDL) National Securities Depository Limited (CDSL) Central Depository Securities Limited	

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 (Default) ☐ Any one or Survivor

4. FIRST APPLICANT DETAILS

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

PAN / PEKRN^** **OR CKYC Id^****

Date of Birth Or Incorporation (Mandatory in case of Minor) D D M M Y Y Y Y

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

Mr. / Ms.

Guardian's Relationship with Minor ☐ Father ☐ Mother ☐ Court Appointed Guardian

Proof of Birth Date and Guardian's Relationship with Minor ☐ Birth Certificate ☐ Passport ☐ Others (please specify)

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

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

5. SECOND AND THIRD APPLICANT DETAILS

	NAME^	PAN / PEKRN^**	CKYC Id^**	STATUS^
SECOND APPLICANT	Mr. / Ms. / M/s.			☐ Resident Individual ☐ NRI
THIRD APPLICANT	Mr. / Ms. / M/s.			☐ Resident Individual ☐ NRI

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

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

City/ Town **State** **Country** **Pin Code**

Overseas Address (Mandatory for NRI / FPI Applicants)

City/ Town **State** **Country** **Pin Code**

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

	Mobile No.	Mobile No. provided pertains to	Email ID	Email ID provided pertains to
FIRST APPLICANT		☐ 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 APPLICANT		☐ 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 APPLICANT		☐ 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

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)

Groww MUTUAL FUND

ACKNOWLEDGMENT SLIP (Please retain this slip)

To be filled in by the investor.

APP No.:

Time Stamp & Date of receiving office

Received From Mr/Ms/M/s :

Scheme Name : **Plan:** **Option:**

Payment Details **Amount ₹** **Instrument No.** **Date** **Drawn on Bank**

7. BANK ACCOUNT DETAILS

Name of Bank _____ Bank Branch _____

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

Branch City _____ PIN _____ IFSC Code For Credit via RTGS MICR Code 9 Digit For Credit via NEFT

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

8. FATCA and CRS DETAILS

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

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

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

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
To also include USA, where the individual is a citizen/ green card holder of USA.

Occupation details for	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Private Sector				
Public Sector				
Government Service				
Business				
Professional				
Agriculturist				
Retired				
Housewife				
Student				
Others (Please specify)				

Gross Annual Income Range (in ₹)	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Below 1 lac				
1-5 lac				
5-10 lac				
10-25 lac				
25 lac- 1 cr				
1 -5 cr				
5 - 10 cr				
> 10 cr				
OR Networth in ₹ (Mandatory for Non Individual) (not older than 1 year)	as on DDMMYYYY	as on DDMMYYYY	as on DDMMYYYY	as on DDMMYYYY

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

**In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors.
I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Groww Mutual Fund/ Groww Asset Management Ltd. in case of any change.

9. DECLARATION OF NPO (For Trusts / Society)

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

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

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

10. INVESTMENT & PAYMENT DETAILS

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

Scheme _____ Plan _____

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

Option	Mode of Payment
☐ Growth^^ ☐ Payout of Income Distribution cum capital withdrawal option ☐ Reinvestment of Income Distribution cum capital withdrawal option Frequency of Income Distribution cum capital withdrawal option _____	☐ Cheque ☐ DD ☐ Funds Transfer ☐ OTM Facility ☐ RTGS / NEFT LEI No. _____ Valid Upto: DDMMYYYY

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

Common Application Form / 16th Oct 2023 / Version No. 1.0

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

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

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

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

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

12. NOMINATION DETAILS

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

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

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

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

13. DECLARATION AND SIGNATURE

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

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

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

14. CONFIRMATION CLAUSE

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

☐ Yes ☐ No **Please tick (✓) any**

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

Note : If the application is incomplete and any other requirements is not fulfilled,the application is liable to be rejected.

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

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

1. Self attestation is mandatory

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

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

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

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

   In case the subscription amount is Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subcription amount and payable to the Distributor. Units will be issued against the balance amount invested.
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 no 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 t 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.
17. By mentioning RIA/PMS code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Groww Mutual Fund. Declaration for"Execution-only" transactions (only where EUIN)

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 b accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ KFintech/ Distributors or visit our website www.growwmf.in for further details.

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

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

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

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

1) In case of an existing investor of GMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/

Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Groww Mutual Fund with the erstwhile centralized KYC

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

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

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

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

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

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

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

III. BANK DETAILS:

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

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

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. For minor investors, please ensure minor bank details are updated prior to redemption, else the redemption will be rejected.
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, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)
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 (OTBM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in theOTMfacility opted by the investor.

V. TRANSACTION CHARGES

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

- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

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

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

Transaction charges shall not be deducted if:

(a) The amount per purchases /subscriptions is less than Rs. 10,000/-;

(b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch STP/ TIDCWP/, etc.

© Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).

(d) Subscription made through Exchange Platform irrespective of investment amount.

2) Groww Mutual Fund will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

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, BoIs 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.

VII. COMMUNICATION FOR THE INVESTORS :

In accordance with Refer SEBI Master circular for Mutual Fund dated May 19, 2023 the investor whos 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.

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

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

IX. BENEFITS

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.

X. MICRO INVESTMENT (INCLUDING LUMPSUM & 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, incase where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

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

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

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.

XI. UNITS HELD IN THE DEMATERIALISED FORM

1. With effect from October 1, 2011, in accordance with refer SEBI Master circular for Mutual Fund dated May 19, 2023, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of GMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
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.

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

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

XIV. a. Foreign Account Tax Compliance Act ("FATCA"): In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA and the same is likely to be executed in near future. In terms of this proposed IGA, Groww Mutual Fund ("GMF") and / or Groww Asset Management Limited ("Groww Mutual Fund"/ "AMC"are likely to be classified as a "Foreign Financial Institution" and in which case GMF and/ or would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to th 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 areliable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

b. Details under FATCA/ Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not recive a valid self certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax ledntification 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 an complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as Reportable account or otherwise.

c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.

d) I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its sporting Annexures as well as in the documentary evidence provided by us or If any certification becomes incorrect and to provide fresh self certification along with documentary evidence.

e) I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. f)I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.

f) 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.

g) I/We also agree to furnish such information and/or documents as the Company ma require from time to time on account of any change in law either in India or abroad in the subject matter herein.

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

Groww
MUTUAL FUND

DEBIT MANDATE FORM NACH/ ONE TIME BANK MANDATE FORM

Tick	☑
Create:	☐
Modify:	☐
Cancel:	☐

UMRN _____ D D M M Y Y Y Y

Sponsor Bank Code: Office Use Only Utility Code: Office Use Only

I/We hereby authorize GROWW MUTUAL FUND to debit (tick ✓) SB/ CA/ CC/ SB-NRE / SB-NRO/ Other

From Bank A/C Number: _____

With (Name of Destination Bank with Branch) IFSC Code: _____ MICR Code: _____

an amount of Rupees (in words) ₹ _____

FREQUENCY: ☒ Monthly ☒ Quarterly ☒ Half Yearly ☒ Yearly ☑ As & when presented

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount

Folio No. _____ Phone No. _____

Schemes: ALL SCHEMES OF GROWW MUTUAL FUND Email ID _____

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

PERIOD From D D M M Y Y Y Y To D D M M Y Y Y Y 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.	2.	3.
Signature of 1st Account Holder	Signature of 2nd Account Holder	Signature of 3rd Account Holder
Name as in bank records	Name as in bank records	Name as in bank records

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

Groww MUTUAL FUND

SYSTEMATIC INVESTMENT PLAN/ PDC/AUTO DEBIT MANDATE FORM

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

☐ New Registration ☐ Micro SIP ☐ Cancellation of SIP

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

INTERMEDIARY INFORMATION

DISTRIBUTOR / BROKER INFORMATION

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code /Bank Branch Code/ Internal Code	*Employee Unique Identification Number (EUIN)	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.

1. INVESTOR'S DETAILS

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

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

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

Scheme _____

Option _____

3. FREQUENCY DETAILS (Please ✓)

☐ **Daily** ☐ **Weekly** ☐ **Monthly** ☐ **Quarterly**

Any date between 1st to 28th _____

No of Installments: _____ SIP Start Date D D M M Y Y Y Y SIP End Date D D M M Y Y Y Y Cheque No. _____

Amount Per Installment: _____ Amount (in words) _____

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

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

Bank Name _____

Bank Account No. _____

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

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

4. DECLARATION

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

SIP Cum Auto Debit Form (OTM) / 19th April 2024 / Version No. 1.1

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

INSTRUCTIONS TO FILL MANDATE

All fields in the form are mandatory to be filled

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

SIP/AUTO DEBIT MANDATE FORM TERMS & CONDITIONS

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

21 Calendar days. If an investor does not mention SIP end date or the SIP end date is unclear in the SIP form, the tenure of SIP will be treated as perpetual (subject to bank's acceptance) till instruction to the contraryis 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 asmentioned in the respective Scheme Information Document (SID). "Perpetual SIP" will be the defaultoption incase end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.

19. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
20. To avail of SIP in separate schemes/options via Direct Debit/SIP facility, an investor will have to fill a separate form for each scheme/ options. A single form cannot be used for different schemes simultaneously.
21. For modification/change in SIP amount, New SIP Auto debit mandate form with revised SIP amount along with letter to discontinue the existing SIP amount to be submitted 15 business days prior to the Installment date.
22. If an investor gives a request for change in bank mandate of the same amount as that of the existing SIP amount in the same folio, the existing SIP will be discontinued and only the new SIP containing new bank details will be considered. But if an investor gives a request for change in bank mandate with different SIP amount both the new SIP as well as the existing SIP would continue.
23. In case of investments in the name of a minor, no new transactions / standing instructions / SIP / STP / SWP or cancellation of such requests will be allowed by the guardian from the date of minor attaining majority till instruction from the major is\ received by the AMC/Mutual Fund along with the prescribed documents for change of

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account status from minor to major.

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

25. In case an investor gives full/partial redemption request in a folio where there is an on going SIP, then redemption will be processed only for the units towards which the amount has been realized.

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

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

ADDITIONAL INSTRUCTIONS FOR MICRO SYSTEMATIC INVESTMENT PLAN (MSIP)

1. Micro SIP (Systematic Investment Plan) upto ₹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.

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

Groww
MUTUAL FUND

FORM FOR FRESH NOMINATION / CHANGE OF EXISTING NOMINATION

Applicable for Individual Unitholders only - whether holding Units Singly or Jointly with other holders

Please read the instructions carefully before filling up this form

1. FOLIO NO.

1.
2.
3.
4.

Name of the 1st Nominee* Mr./ Ms. /M/s. FIRST MIDDLE LAST

% of Allocation* | PAN of the Nominee$

Date of Birth of Nominee** D D M M Y Y Y Y | Nominee Relationship*

Name of the Guardian** FIRST MIDDLE LAST | PAN of Nominee Guardian$

Guardian's Relationship with Nominee** ☐ Mother ☐ Father ☐ Legal Guardian

Proof of Relationship$ ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others

Address$

City | State | PIN

Name of the 2nd Nominee* Mr./ Ms. /M/s. FIRST MIDDLE LAST

% of Allocation* | PAN of the Nominee$

Date of Birth of Nominee** D D M M Y Y Y Y | Nominee Relationship*

Name of the Guardian** FIRST MIDDLE LAST | PAN of Nominee Guardian$

Guardian's Relationship with Nominee** ☐ Mother ☐ Father ☐ Legal Guardian

Proof of Relationship$ ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others

Address$

City | State | PIN

Name of the 3rd Nominee* Mr./ Ms. /M/s. FIRST MIDDLE LAST

% of Allocation* | PAN of the Nominee$

Date of Birth of Nominee** D D M M Y Y Y Y | Nominee Relationship*

Name of the Guardian** FIRST MIDDLE LAST | PAN of Nominee Guardian$

Guardian's Relationship with Nominee** ☐ Mother ☐ Father ☐ Legal Guardian

Proof of Relationship$ ☐ Birth Certificate ☐ School Leaving Certificate ☐ Passport ☐ Others

Address$

City | State | PIN

2. SIGNATURE

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

*Mandatory | $Optional | **Mandatory & Applicable in case the Nominee is a Minor

Form For Fresh Nomination / Change Of Existing Nomination / 26th June 2023 / Version No. 1.0

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

INSTRUCTIONS AND TERMS AND CONDITIONS

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

Form For Fresh Nomination / Change Of Existing Nomination / 26th June 2023 / Version No. 1.0

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre,
Jupiter Mills Compound, Senapati Bapat Marg,
Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

Groww
MUTUAL FUND

MULTIPLE BANK ACCOUNTS REGISTRATION FORM

Folio No. _____ OR

(For existing Unit Holder)

Permanent Account No. (PAN) _____

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

ADDITIONAL OF BANK ACCOUNTS

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

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

☐ DEFAULT BANK ACCOUNT

1st Name of Bank _____ Bank Branch _____

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

Branch City _____ PIN _____ IFSC Code For Credit via RTGS MICR Code 9 Digit For Credit via NEFT

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

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

☐ ADDITIONAL BANK ACCOUNT

2nd Name of Bank _____ Bank Branch _____

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

Branch City _____ PIN _____ IFSC Code For Credit via RTGS MICR Code 9 Digit For Credit via NEFT

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

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

3rd Name of Bank _____ Bank Branch _____

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

Branch City _____ PIN _____ IFSC Code For Credit via RTGS MICR Code 9 Digit For Credit via NEFT

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

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

4th Name of Bank _____ Bank Branch _____

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

Branch City _____ PIN _____ IFSC Code For Credit via RTGS MICR Code 9 Digit For Credit via NEFT

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

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

5th Name of Bank _____ Bank Branch _____

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

Branch City _____ PIN _____ IFSC Code For Credit via RTGS MICR Code 9 Digit For Credit via NEFT

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

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

Multiple Bank Accounts Registration Form / 26th June 2023 / Version No. 1.0

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

3. BANK ACCOUNT DELETION FORM

Folio No.

(For existing Unit Holder)

Permanent Account No. (PAN)

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

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

Bank Account No.		Bank Account No.	
Bank Account No.		Bank Account No.	
Bank Account No.		Bank Account No.	
Bank Account No.		Bank Account No.	

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

4. DECLARATION AND SIGNATURE

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

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

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

INSTRUCTIONS AND TERMS AND CONDITIONS

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

Multiple Bank Accounts Registration Form / 26th June 2023 / Version No. 1.0

Groww Asset Management Limited

Address: Floor 12A, Tower 2 A, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, Maharashtra.

Website: www.growwmf.in
Phone number: 805-018-0222
Email: support@growwmf.in

Disclaimer: Mutual fund investments are subject to market risks, read all scheme related documents carefully.

Investment Manager: Groww Asset Management Ltd. (CIN- U65991KA2008PLC180894)
Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India.

Notice cum addendum no. 28/2024

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

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

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

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

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

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

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

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

This Notice cum addendum forms an integral part of the SID & KIM of abovementioned schemes and SAI of GMF. All other terms and conditions as mentioned in SID, KIM and SAI shall remain unchanged.

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

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

Sd/-
Authorised Signatory

Place: Mumbai
Date: November 28, 2024

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

Investment Manager: Groww Asset Management Ltd. (CIN- U65991KA2008PLC180894)
Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India.

Notice cum addendum no. 30/2024

Notice cum Addendum to the Scheme Information Document (SID), Key Information Memorandum (KIM) & Statement of Additional Information (SAI) of Groww Mutual Fund ('GMF'):

Shifting of Corporate Office of Groww Asset Management Limited and Groww Trustee Limited

The Corporate Office of Groww Asset Management Limited (Investment Manager of Groww Mutual Fund) and Groww Trustee Limited has been shifted to the following new address with effect from December 30, 2024.

Existing Address	New Address
1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra	505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra

Further, the change in address will be treated as change in Official Point of Acceptance of transactions for the Schemes of Groww Mutual Fund.

This Notice cum addendum forms an integral part of the SID, KIM of all the Schemes & SAI of Groww Mutual Fund. All other terms and conditions as mentioned in the SID, KIM of all the above mentioned Schemes & 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: December 30, 2024

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

Investment Manager: Groww Asset Management Ltd. (CIN- U65991KA2008PLC180894)
Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India.

Notice cum addendum no. 32/2024

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

Notice is hereby given to the Investors/Unitholders that the following changes will be effective from 08th January 2025 ("Effective Date"):

(i) Change in minimum Systematic Investment Plan ("SIP") and changes in default SIP date, minimum investment amount of SIP for the following schemes of GMF:

Sr. No.	Scheme Name	Existing				Revised			
		Daily	Weekly	Monthly	Quarterly	Daily	Weekly	Monthly	Quarterly
01	**Groww Large Cap Fund**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	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
02	**Groww Dynamic Bond Fund**	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	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
03	**Groww Aggressive Hybrid Fund**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	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

04	**Groww Overnight Fund**	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	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
05	**Groww Liquid Fund**	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	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
06	**Groww Short Duration Fund**	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	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
08	**Groww Value Fund**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	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
09	**Groww Nifty Total Market Index Fund**	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	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
10	**Groww Banking & Financial Services Fund**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	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
11	**Groww Nifty Smallcap 250 Index Fund**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	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

12	**Groww Nifty Non-Cyclical Consumer Index Fund**	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	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
13	**Groww Gold ETF - FOF**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	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
14	**Groww Nifty India Defence ETF FOF**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter
15	**Groww Nifty EV & New Age Automotive ETF FOF**	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	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
16	**Groww Multicap Fund**	NA	NA	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 300 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter

Note : In case the investor has not mentioned the SIP date in form for Monthly / Quarterly frequency, the default SIP date for all schemes will be 15th of every month/quarter depending on the frequency opted for by the investor.

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

Sr. No.	Scheme Name	Existing Lumpsum investment amount	Revised Lumpsum investment amount	Existing Redemption Amount	Revised Redemption Amount
01	**Groww Large Cap Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
02	**Groww Dynamic Bond Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
03	**Groww Aggressive Hybrid Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
04	**Groww Overnight Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
05	**Groww Liquid Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
06	**Groww Short Duration Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
07	**Groww ELSS Tax saver Fund**	No change	No change	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 and in multiples of Re. 1/- thereafter
08	**Groww Value Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
09	**Groww Nifty Total Market Index Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 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
10	**Groww Multicap Fund**	Rs.100 and in multiples of Re.1 thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	No change	No change

Minimum Redemption/switch out amount - The minimum redemption amount for all plans will be Rs.500/- and in multiples of Re.1/-.

In case, if the investor wants to submit redemption in units, the value should be equivalent to the minimum redemption amount specified above as on the applicable NAV date and the units should be in multiples of 0.001.

In case the available balance in folio is less than the minimum redemption amount/units, then the investor can submit a request for "All units/Full redemption" of the amount / units available in folio.

This Notice cum addendum forms an integral part of the SID & KIM of abovementioned schemes and SAI of GMF. All other terms and conditions as mentioned in SID, KIM and SAI shall remain unchanged.

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

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

Sd/-
Authorised Signatory

Place: Mumbai
Date: January 07, 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 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

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Notice cum addendum no. 05/2025 – 2026

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

Discontinuation of levying exit load for switch of investments from Regular Plan to Direct Plan:

NOTICE is hereby given that Groww Mutual Fund has decided to discontinue the levy of Exit Load in case of switch transactions from Regular Plan to Direct Plan amongst all the Scheme(s) of Groww Mutual Fund with effect from April 23, 2025.

The aforesaid change in exit load structure shall be applicable for all prospective investments made on or after the Effective Date and shall be in force until further notice. Accordingly, the SID, KIM and SAI of Groww Mutual Fund stands amended suitably to reflect the changes as stated above.

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

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

For Groww Asset Management Ltd. (formerly known as Indiabulls Asset Management Company Limited)
(Investment Manager to Groww Mutual Fund (formerly known as Indiabulls Mutual Fund)

Sd/-
Authorised Signatory

Place: Mumbai
Date: April 22, 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 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 no. 06/2025 – 2026

Notice to the Scheme Information Document (SID), Key Information Memorandum (KIM) of the below mentioned Scheme of Groww Mutual Fund

Change in Total Expense Ratio (TER):

NOTICE is hereby given that in terms of paragraph 10.1.8 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the base TER of below scheme of Groww Mutual Fund shall be increased with effect from May 01, 2025:

Scheme Name	**Current Base TER**		**Revised Base TER**	
	Direct (%)	Regular (%)	Direct (%)	Regular (%)
Groww Large Cap Fund	0.85%	2.25%	1.05%	2.25% (No Change)

Note: This Notice forms an integral part of the SID & KIM of above mentioned Scheme of Groww Mutual Fund. All other terms and conditions as mentioned in the SID & KIM of the above mentioned Scheme 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. (formerly known as Indiabulls Asset Management Company Limited)
(Investment Manager to Groww Mutual Fund (formerly known as Indiabulls Mutual Fund)

Sd/-
Authorised Signatory

Place: Mumbai
Date: April 23, 2025

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