

**DIFFERENTIATION & COMPARISON BETWEEN SCHEMES:**

<b>I. COMPARISON OF EXISTING OPEN-ENDED EQUITY SCHEMES</b>				
<b>Name of the existing Scheme</b>	<b>Investment Objective</b>	<b>Differentiation</b>	<b>AUM as on May 31, 2024 (Rs. in crores)</b>	<b>Number of Folios as on May31, 2024</b>
Groww Large Cap Fund (formerly known as Indiabulls Blue Chip Fund))	The primary investment objective of the Scheme is to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities of bluechip large-cap companies. However there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio comprises of Equity and equity related securities (Large Cap Companies) with 80-100% of asset allocation and Equity and equity related securities – Other Companies with 0-20% of asset allocation and Debt& Money market securities/ instruments with 0-20% of asset allocation.	121.26	23345
Groww Value Fund (formerly known as Indiabulls Value Fund)	The primary objective of the Scheme is to seek to generate capital appreciation by investing in a portfolio of Equity and Equity related securities of companies that meet the relative value criteria and fall within top 500 by market cap. A company is considered as showing high relative value if it has a combination of higher RoCE and higher earnings yield. However, there is no assurance that the investment objective of the Scheme will be achieved	The asset allocation to the extent of 65% to 100% in Equity and Equity related instruments and 0-35% in Debt, Money Market instruments, Cash and equivalent	19.93	109781
Groww ELSS Tax Saver Fund (formerly known as Indiabulls Tax	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity- related Securities. The scheme shall offer tax benefits under Section 80C	The asset allocation to the extent of 80% to 100% in Equity and Equity related instruments as per ELSS guidelines and 0- 20% in Debt, Money Market instruments, Cash and equivalent	46.02	8462

Savings Fund)	of the Income Tax Act. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.			
Groww Aggressive Hybrid Fund (formerly known as Indiabulls Equity Hybrid Fund)	The Scheme seeks to generate periodic return and long term capital appreciation from a judicious mix of equity and debt instruments.  However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.	The asset allocation to the extent of 65% to 80% in Equity and Equity securities and 20- 35% in Debt, Money Market instruments, Cash and equivalent	42.05	22383
Groww Banking & Financial Services Fund	The primary investment objective of the scheme is to generate consistent long-term returns by investing in equity and equity-related instruments of banking and financial services companies and other related sectors/companies. The fund aims to capitalize on the growth opportunities and growth potential of various sub-sectors within the BFSI sector, including (but not limited to) banks, NBFCs, insurance companies, asset management companies, capital market participants, fintech players etc. (This includes companies benefiting from or contributing to the growth of the banking and financial services sector).  However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.	The Asset allocation to the extent of 80% of net assets in equity and equity related securities of companies engaged in Banking and Financial Services sectors.	36.60	42412
<b>II. COMPARISON OF EXISTING OPEN-ENDED INDEX SCHEMES</b>				
Groww Nifty	Index fund	An open-ended scheme replicating/tracking Nifty Total Market Index	145.7916	193920

Total Market Index Fund				
Groww Nifty Non-Cyclical Consumer Index Fund	Index fund	An open-ended scheme tracking Nifty Non-Cyclical Consumer Index Total Return Index	21.2244	38212
Groww Nifty Smallcap 250 Index Fund	Index fund	An open-ended scheme replicating/ tracking Nifty Smallcap 250 Total Return Index	54.0372	69857

### III. COMPARISON OF EXISTING OPEN-ENDED DEBT SCHEMES

Groww Liquid Fund	To provide a high level of liquidity with returns commensurate with low risk through a portfolio of money market & debt securities with maturity of upto 91 days. However, there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio Comprises of Money Market & Debt Instruments with Maturity up to 91 days only.	213.8788	5362
Groww Short Duration Fund	The Scheme will endeavor to generate stable returns over short term with a low risk strategy while maintaining liquidity through a portfolio comprising debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year – 3 years. However, there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio comprises of Money market instruments and debt Instruments with maturity less than 3 years and 3 years to 5 years, resp.	38.5826	784
Groww Dynamic Bond Fund	To generate reasonable returns commensurate with the risk taken by active duration management of the portfolio. The Scheme would be investing in debt	Portfolio comprises of Debt instruments and Money Market Instruments	38.3262	263

	<p>instruments including but not limited to bonds, debentures, government securities and money market instruments over various maturity periods. However, there can be no assurance that the investment objective of the scheme will be achieved. The Scheme(s) does not assure or guarantee any returns.</p>			
<p>Groww Overnight Fund</p>	<p>The Scheme aims to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.</p> <p>However, there can be no assurance that the investment objective of the scheme will be achieved. The Scheme(s) does not assure or guarantee any returns.</p>	<p>The scheme invests 0-100% in Overnight securities or debt instruments maturing on or before the next business day</p>	<p>39.5348</p>	<p>960</p>

**IV. COMPARISON OF EXISTING OPEN-ENDED EQUITY SCHEMES**

<b>Name of the existing Scheme</b>	<b>Investment Objective</b>	<b>Differentiation</b>	<b>AUM as on May 31, 2024 (Rs. in crores)</b>	<b>Number of Folios as on May31, 2024</b>
Groww Large Cap Fund (formerly known as Indiabulls Blue Chip Fund))	The primary investment objective of the Scheme is to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities of bluechip large-cap companies. However there can be no assurance that the investment objective of the scheme will be achieved.	Portfolio comprises of Equity and equity related securities (Large Cap Companies) with 80-100% of asset allocation and Equity and equity related securities – Other Companies with 0-20% of asset allocation and Debt& Money market securities/ instruments with 0-20% of asset allocation.	121.26	23345
Groww Value Fund (formerly known as Indiabulls Value Fund)	The primary objective of the Scheme is to seek to generate capital appreciation by investing in a portfolio of Equity and Equity related securities of companies that meet the relative value criteria and fall within top 500 by market cap. A company is considered as showing high relative value if it has a combination of higher RoCE and higher earnings yield. However, there is no assurance that the investment objective of the Scheme will be achieved	The asset allocation to the extent of 65% to 100% in Equity and Equity related instruments and 0-35% in Debt, Money Market instruments, Cash and equivalent	19.93	109781
Groww ELSS Tax Saver Fund (formerly known as Indiabulls Tax Savings Fund)	The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities. The scheme shall offer tax benefits under Section 80C of the Income Tax Act. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.	The asset allocation to the extent of 80% to 100% in Equity and Equity related instruments as per ELSS guidelines and 0- 20% in Debt, Money Market instruments, Cash and equivalent	46.02	8462

<p>Groww Aggressive Hybrid Fund (formerly known as Indiabulls Equity Hybrid Fund)</p>	<p>The Scheme seeks to generate periodic return and long term capital appreciation from a judicious mix of equity and debt instruments.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</p>	<p>The asset allocation to the extent of 65% to 80% in Equity and Equity securities and 20- 35% in Debt, Money Market instruments, Cash and equivalent</p>	<p>42.05</p>	<p>22383</p>
<p>Groww Banking &amp; Financial Services Fund</p>	<p>The primary investment objective of the scheme is to generate consistent long-term returns by investing in equity and equity-related instruments of banking and financial services companies and other related sectors/companies. The fund aims to capitalize on the growth opportunities and growth potential of various sub-sectors within the BFSI sector, including (but not limited to) banks, NBFCs, insurance companies, asset management companies, capital market participants, fintech players etc. (This includes companies benefiting from or contributing to the growth of the banking and financial services sector).</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</p>	<p>The Asset allocation to the extent of 80% of net assets in equity and equity related securities of companies engaged in Banking and Financial Services sectors.</p>	<p>36.60</p>	<p>42412</p>
<b>V. COMPARISON OF EXISTING OPEN-ENDED INDEX SCHEMES</b>				
<p>Groww Nifty Total Market Index Fund</p>	<p>Index fund</p>	<p>An open-ended scheme replicating/tracking Nifty Total Market Index</p>	<p>145.7916</p>	<p>193920</p>

Groww Nifty Non-Cyclical Consumer Index Fund	Index fund	An open-ended scheme tracking Nifty Non-Cyclical Consumer Index Total Return Index	21.2244	38212
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**VI. COMPARISON OF EXISTING OPEN-ENDED DEBT SCHEMES**

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