



**SCHEME INFORMATION DOCUMENT-
SECTION I**

GROWW ELSS TAX SAVER FUND

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.)

This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity-related Securities. An ELSS Scheme offering tax benefits under Section 80C of the Income Tax Act 		<p>As per AMFI Tier I Benchmark BSE 500-TRI</p> 
	<p align="center">The Scheme Risk-o-meter is at Very High Risk.</p>	<p align="center">Benchmark Risk-o-meter is at Very High Risk.</p>

*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 Tel: (011) 3025 2900;
Name of Trustee Company	Groww Trustee Company 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.
Address	1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra Tele-+91 22 69744435
Website of the entities	www.growwmf.in

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public

subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Groww Mutual Fund (formerly known as Indiabulls Mutual Fund), Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.growwmf.in.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated June 26, 2024

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Groww ELSS Tax Saver Fund
II.	Category of the Scheme	ELSS Fund
III.	Scheme type	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.
IV.	Scheme code	INDB/O/E/ELS/17/08/0006
V.	Investment objective	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.
VI.	Liquidity Listing details	<p>Subject to completion of the lock-in period, the Scheme is open for repurchase/redemption on all Business Days. The redemption proceeds will be dispatched to the unitholders within the regulatory time limit of 03 working days of the receipt of the valid redemption request at the Official Points of Acceptance of Transactions (OPAT) of the Mutual Fund.</p> <p>Since units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an ongoing basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.</p>
VII.	Benchmark	<p>As per AMFI Tier I benchmark: BSE 500 TRI.</p> <p>The Trustees reserve the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.</p>
VIII.	NAV disclosure	The AMC will calculate the NAVs for all the Business Days. The Asset Management Company (“AMC”) shall update the NAVs on the website of Association of Mutual Funds in India (“AMFI”) (www.amfiindia.com) by 11.00 p.m. every Business Day. The NAV shall also be available on AMC website (www.growwmf.in). If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

		<p>The Mutual Fund/AMC shall disclose portfolio of the scheme as on the last day of the month on its website www.growwmf.in on or before the 10th day of the succeeding month.</p> <p>The Mutual Fund and AMC shall publish the Scheme Portfolio within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement & also disclosing the hosting of Unaudited Scheme Financial Results at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located.</p> <p>It will also be displayed on the website of the AMC (www.growwmf.in) and AMFI (www.amfiindia.com).</p>
IX.	Applicable timelines	<p><u>Dispatch of redemption proceeds:</u></p> <p>The redemption or repurchase proceeds shall be dispatched to the unit holders within 03 working days from the date of redemption or repurchase.</p> <p><u>Dispatch of IDCW</u></p> <p>The IDCW warrants shall be dispatched to the unitholders within 07 working days of the date of declaration of the IDCW.</p> <p>In case of Unit holders having a bank account with certain banks with which the Mutual Fund would have an arrangement from time to time, the IDCW proceeds shall be electronically credited to their account.</p> <p>In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favor of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund.</p> <p>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines</p>
X	Plans and Options Plans/Options and sub options under the Scheme	<p>Plans: The Scheme offers following two plans for investment into the Scheme:</p> <p>A. Direct: This Plan is suitable for investors who wish to invest directly in the scheme without routing their investment through any distributor. Direct shall have lower expense ratio compared to Regular and no commission shall be paid out of the Direct.</p> <p>B. Regular: This Plan is suitable for investors who wish to invest in the Scheme through any distributor. This Plan shall have higher expense ratio compared to the Direct and distributor commission may be paid out of this Plan.</p> <p>IDCW Options:</p> <p>Groww ELSS Tax Saver Fund - Direct Plan- IDCW Option (Payout) Groww ELSS Tax Saver Fund - Regular Plan- IDCW Option (Payout)</p> <p>Direct and Regular shall have separate NAVs. However, there will be a common portfolio for both plans. The various options available under Direct and Regular and the salient features common to both plans are given below:</p>

Options: The Scheme has the following Options across a common portfolio:

Growth Option: This option is suitable for investors who are not looking for current income but who invest only with the intention of capital appreciation. However, there can be no assurance of the capital appreciation.

IDCW Option: This option is suitable for investors seeking income through IDCW declared by the Scheme. Under this Option, the Scheme will endeavor to declare IDCWs from time to time. The IDCW shall be dependent on the availability of distributable surplus.

The IDCW option has the following facility:

IDCW Pay-out Facility

IDCW Sweep Facility

In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth.

In cases where the investor fails to opt for a particular IDCW facility at the time of investment, the default Option will be IDCW Pay-out Facility.

The amounts can be distributed under Income Distribution cum capital withdrawal option (IDCW) out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (IDCW) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

A clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to the investors, whenever distributable surplus is distributed.

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

Uniform disclosure on treatment of applications under "Direct"/ "Regular" Plans:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan

		<table border="1"> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
6	Direct	Regular	Direct Plan											
7	Mentioned	Regular	Regular Plan											
8	Mentioned	Not Mentioned	Regular Plan											
XI.	Load Structure	Exit load: NIL												
XII.	Minimum amount for purchase/ redemption / switches	<p>During NFO: The Scheme has already been launched</p> <p>On continuous basis: Rs. 500 and in multiples of Re. 500 thereafter Rs. 100 and in multiples of Re. 1 thereafter (For Systematic Investment Plan (SIP)) Minimum amount for Daily SIP facility shall be Rs 500/- and in multiples of Re 500/- thereof</p> <p>Minimum Balance Requirements The minimum balance to be maintained by the investor in the Scheme will be Rs. 5,000. If in the event of a redemption/ switch-out / STP/ SWP, the outstanding balance falls below the minimum balance required, the AMC reserves the right to redeem the balance amount/units outstanding. In case the balance in the account of the unitholder does not cover the amount of redemption request, then the Mutual Fund is authorized to redeem all the units in the folio and send the redemption proceeds to the unitholder.</p>												
XIII.	Minimum Additional Purchase Amount	Rs. 500 and in multiples of Rs. 500 thereafter.												
XIV.	Minimum Redemption/switch out amount	Minimum of Rs. 500 or account balance, whichever is lower and in multiples of Rs. 500 thereafter												
XV.	New Fund Offer (NFO) Period	The Scheme has already been launched. The date of inception is 28th December, 2017												
XVI.	New Fund Offer Price	The Scheme has already been launched												

XVII.	Segregated portfolio/side pocketing disclosure	The provisions wrt segregated portfolio/side pocketing have not been included in the SID
XVIII	Swing pricing disclosure	Not applicable since it is an Equity Scheme
XIX.	Stock lending/short selling	<p>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:</p> <ul style="list-style-type: none"> • 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.
XX.	How to Apply & Other Details	<p>Investors may obtain Key Information Memorandum (KIM) along with the application forms from the AMC offices or Customer Service Centers of the Registrar or may be downloaded from www.growwmf.in (AMC's website). Please refer to the SAI and Application Form for the instructions.</p> <p>An Application Form accompanied by a payment instrument issued from a bank account other than that of the Applicant / Investor will not be accepted except in certain circumstances. For further details, please refer paragraph —Non – acceptance of Third Party Payment Instruments for subscriptions / investments under the section —How to Apply in SAI.</p> <p>Bank Details:</p> <p>In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit. Also, please refer to point on Registration of Multiple Bank Accounts in respect of an Investor Folio given elsewhere in this document.</p> <p>Where can applications for subscription/redemption/ switches be submitted:</p> <p>Investors can submit the application forms for purchase or redemption or switch at any of the Official Points of Acceptance, details of which are mentioned on the back cover page of this document.</p> <p>Investors are requested to note that an Application Form accompanied by a payment instrument issued from a bank account other than that of the Applicant/ Investor will not be accepted except in certain circumstances. For further details, please refer paragraph —Non – acceptance of Third Party Payment Instruments for subscriptions/ investments under the sectionFor detailed process please refer to Section II</p>

XXII.	Investor services	<p>The investors are requested to take note that, pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023, read along with circular dated August 04, 2023, a common Online Dispute Resolution Portal (“ODR Portal”) has been introduced to provide investors / unit holders with a mechanism to redress their grievances.</p> <p>The ODR Portal allows investors / unitholders with additional mechanism to resolve the grievances through online conciliation and online arbitration. The link to access ODR Portal is as follows: https://smartodr.in/login</p> <p>Investors can enquire about NAVs, Unit Holdings, Valuation, IDCWs, etc. or lodge any service request at our investor support number - 8050180222 of the AMC.</p> <p>In order to protect confidentiality of information, the service representatives at the AMC’s branches/ KFin Technologies Limited ISCs may require personal information of the investor for verification of his identity. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>Investor grievances should be addressed to the ISC of the AMC, or at KFin Technologies Limited’s ISC directly. All grievances received at the ISC of the AMC will then be forwarded to KFin Technologies Limited, if required, for necessary action. The complaints will closely be followed up with KFin Technologies Limited by the AMC to ensure timely redressal and prompt investor service.</p> <p>Investors can also address their queries to the below details :</p> <p>Investor Support Number – 8050180222</p> <p>Investor Support Email Id – support@growwmf.in</p> <p>Incase investor’s query is not resolved satisfactorily, then he/she can address the query to the Investor Relations Officer:</p> <p>Mr. Krishnam Thota (Investor Relations Officer) Corporate Office - 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra</p> <p>Tele- +91 22 69744435 Email: iro@growwmf.in</p> <p>Email: iro@growwmf.in</p>
XXIII	Specific attribute of the scheme	is an open-ended Value Fund, hence not applicable
XXIV	Special product/facility available during the	<p>The Special Products / Facilities available under the Scheme, are:</p> <ol style="list-style-type: none"> i. Systematic Investment Plan [SIP] ii. Daily SIP Facility iii. IDCW Sweep Facility

	NFO and on ongoing basis	<p>iv. Transactions by Fax/ Email v. Transactions through Electronic Mode vi. Additional facility of 'K-TRACK' vii. Transactions through Stock Exchange Platform for Mutual Funds viii. Transactions Through MF Utility ("MFU") ix. Registration of Multiple Bank Accounts in respect of an Investor Folio x. Through Cash Payment xi. MF Central as Official Point of Acceptance of Transactions (OPAT)</p> <p>Systematic Investment Plan (SIP): This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units.</p> <p>Under Daily SIP, the investor can invest a fixed amount into the scheme on a daily basis. The minimum amount under Daily SIP facility shall be Rs 500/- and in multiples of Rs. 500/- thereof.</p> <p>Further, the minimum instalment for Daily SIP facility shall be for 6 months. Daily SIP instalment shall be processed only when it is a Business Day for the scheme. If end date is not specified or is opted as 'Perpetual', Daily SIP will be registered till December 2099 or end date of mandate/tenure of the scheme, whichever is earlier. It is to be noted that though the SIP frequency is daily, allotment of units are subject to realization of credit in the scheme. In case, if more than one SIP instalments credits are realized on a particular day, both the instalments will be processed for the applicable NAV in terms of the provisions of the Scheme Information Document (SID).</p> <p>The conditions for investing in SIP will be as follows: SIP Frequency : Monthly and Quarterly; Minimum SIP installment amount: Monthly: Rs. 500/- and in multiples of Re.500/- thereafter and Quarterly: Rs. 1500/- and in multiples of Re.500/- thereafter Minimum No. of SIP installments : monthly - 12 installments, quarterly – 4 installments [including the first SIP cheque]; SIP Dates: Any date from 1 and 28 of the month. In case, the SIP transaction date is a nonbusiness day, the SIP will be processed on the immediate next business day.</p> <p>Registration period: There must be at least 30 days between the first SIP cheque and subsequent due date of ECS [debit clearing];</p> <p>In case of the auto debit facility, the default options (where auto debit period, frequency and SIP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> • SIP auto debit period: The SIP auto debit will continue till 5 years. • SIP date: 15th of the month (commencing 30 days after the first SIP installment date); and • SIP frequency: Monthly
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	<p>The load structure prevailing at the time of submission of the SIP application [whether fresh or extension] will apply for all the installments indicated in such application;</p> <p>All the cheques/ payment instructions [including the first cheque/payment instruction] shall be of equal amounts in case of SIP applications;</p> <p>Investors may also choose to invest any lump sum amount along with the first SIP installment by way of a single cheque/ payment instruction. However, in such a scenario, the minimum amount of the first cheque/payment instruction has to be Rs. 5,000/-</p> <p>Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive Installments out of a continuous series of Installments submitted at the time of initiating a SIP), the AMC reserves the right to discontinue the SIP.</p> <p>IDCW Sweep Facility</p> <p>IDCW Sweep facility shall be in addition to the existing IDCW Payout Option. Default IDCW Option shall be IDCW Payout.</p> <p>Under IDCW Sweep Facility, Unit holders can opt for switching the IDCW earned under any Schemes (Source Scheme) of Groww Mutual Fund (formerly known Indiabulls Mutual Fund) into any other Schemes (Target Scheme) of Groww Mutual Fund (formerly known Indiabulls Mutual Fund). The IDCW (net of applicable DDT, if any) shall be swept subject to minimum investment eligibility requirements of the Target Scheme at applicable NAV based prices.</p> <p>The minimum amount for sweep out to be Rs. 500/-. In case the sweep amount is less than Rs. 500/-, the IDCW amount shall be reinvested in the Source scheme. This facility shall be processed on the record date of the IDCW declared under the Source Scheme. Further, this facility shall not allow for switch of partial IDCW or switch of IDCW to multiple schemes. In case the investor fails to specify his preference of Option for the Target scheme into which the IDCW has to be swept, Sweep-in amount shall be invested in default plan / option as mentioned in Scheme Information Document (SID) of Target scheme.</p> <p>The Load Structure prevailing at the time of submission of the STP/SWP application will apply for all the installments indicated in such application.</p> <p>The AMC reserves the right to introduce STP/SWP at any other frequencies or on any other dates as the AMC may feel appropriate from time to time.</p> <p>Transactions by Fax/ Email:</p> <p>In order to facilitate quick processing of transaction and / or instruction of investment of investor the Mutual Fund/ AMC/ Trustee may (at its sole discretion and without being obliged in any manner to do so and without being responsible</p>
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		<p>and/or liable in any manner whatsoever), accept and process any application, supporting documents and/ or instructions submitted by an investor/ Unit holder by facsimile (Fax Submission) or by email at support@growwmf.in and the investor/ Unit holder voluntarily and with full knowledge takes and assumes any and all risk associated therewith. The Mutual Fund / AMC/ Trustee shall have no obligation to check or verify the authenticity or accuracy of fax submission or email purporting to have been sent by the investor and may act thereon as if same has been duly given by the investor.</p> <p>In all cases the investor will have to immediately submit the original documents/ instruction to AMC/ Mutual Fund/ Official Points of Acceptance unless indemnified by the investor.</p> <p>Transactions through Electronic Mode: The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/ or liable in any manner whatsoever), allow transactions in Units by electronic mode (web/ electronic transactions) including transactions through the various websites with which the AMC would have an arrangement from time to time. Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode including web transactions and as permitted by SEBI or other regulatory authorities from time to time</p> <p>Additional facility of ‘K-TRACK’ for transaction in the units of Groww Mutual Fund (formerly known Indiabulls Mutual Fund) towards additional purchase, redemption or switch:</p> <p>Investor may take note of additional facility for transaction in Groww Mutual Fund (formerly known Indiabulls Mutual Fund) through K-TRACK; mobile application provided by KFin Technologies Limited Investors may execute additional purchase, redemption or switch transaction through K-TRACK mobile application.</p> <p>The AMC reserves the right to alter/ discontinue all / any of the abovementioned special facility (ies) at any point of time. Further, the AMC reserves the right to introduce more special facility (ies) at a later date subject to prevailing SEBI Guidelines and Regulations.</p> <p>Transactions through Stock Exchange Platform for Mutual Funds</p> <ul style="list-style-type: none"> - Mutual Fund Distributor registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use NMF-II platform of National Stock Exchange of India Ltd. (‘NSE’) and/or of BSE Star MF platform of Bombay Stock Exchange (‘BSE’) to purchase and redeem units of schemes of the Fund directly from Groww Mutual Fund (formerly known Indiabulls Mutual Fund) in physical (non-demat) mode and/or demat (electronic) mode.
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	<ul style="list-style-type: none"> - MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor's account. In the same manner, units shall be credited and debited directly from the demat account of investors. - Non-demat transactions are also permitted through stock exchange platform. - The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. <p>Transactions Through MF Utility ("MFU"):</p> <p>The AMC has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") a "Shared Services" initiative formed by the Asset Management Companies of SEBI registered Mutual Funds under the aegis of Association of Mutual Funds in India (AMFI). MFU acts as a transaction aggregation portal for enabling transaction in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Both financial and non-financial transactions pertaining to Scheme(s) of Groww Mutual Fund (formerly known Indiabulls Mutual Fund) ('the Fund') can be done through MFU at the authorized Points of Service ("POS") of MFUI. The details of POS with effect from the respective dates published on MFU website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme(s) of the Fund.</p> <p>Additionally, such transactions can also be carried out electronically on the online transaction portal of MFU at www.mfuonline.com as and when such a facility is made available by MFUI and that the same will be considered OPA for transactions in the Scheme(s) of the Fund.</p> <p>The key features of MFU are:</p> <ol style="list-style-type: none"> 1. Investors will be required to obtain Common Account Number ("CAN") for transacting through MFU. 2. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the Point of Service (POS) of MFUI. The AMC and/ or CAMS, Registrar and Transfer Agent (RTA) of the Fund shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. 3. Investors will be allotted a CAN, a single reference number for all investments across Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. 4. Currently, the transactions facilitated through MFU for the investors are: <ol style="list-style-type: none"> (i) CAN registration; (ii) Submission of documents to KRAs for KYC Registration; (iii) Financial transactions like Purchases, Redemptions and Switches, Registration of Systematic Transactions like Systematic Investments (SIP)
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	<p>using a single Mandate, Systematic Withdrawals (SWP) and Systematic Transfers (STP);</p> <p>(iv) Non-financial transactions (NFT) like Bank Account changes, facilitating change of address through KRAs etc. based on duly signed written requests from the Investors.</p> <p>5. The CRF and other relevant forms for transacting through MFU can be downloaded from MFUI website at www.mfuindia.com or can be obtained from MFUI POS.</p> <p>6. Investors transacting through MFU shall be deemed to have consented to exchange of information viz. personal and / or financial (including the changes, if any) between the Fund / AMC and MFUI and / or its authorized service providers for validation and processing of transactions carried out through MFU.</p> <p>7. For details on carrying out the transactions through MFU or any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com. Investors of the Fund can also get in touch with Investor Service Centres (ISCs) of the AMC to know more about MFU.</p> <p>8. For any escalations and post-transaction queries pertaining to Scheme(s) of the Fund, the Investors are requested to get in touch with the ISCs of the AMC. The transactions carried out through MFU shall be subject to the terms & conditions as may be stipulated by MFUI / Fund / the AMC from time to time. The terms & conditions of offering of the Scheme(s) of the Fund as specified in the Scheme Information Document (SID), Key Information Memorandum ('KIM') and Statement of Additional Information ('SAI') shall be applicable to transactions through MFU.</p> <p>Registration of Multiple Bank Accounts in respect of an Investor Folio: An Investor can register with the Fund upto 5 bank accounts in case of individuals and HUFs and upto 10 in other cases.</p> <p>Registering of Multiple Bank Accounts will enable the Fund to systematically validate the pay-in of funds and avoid acceptance of third party payments. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form (available at the CSCs/ AMC Website) together with any of the following documents:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Cancelled original cheque leaf in respect of bank account to be registered where the account number and names of the account holders are printed on the face of the cheque; or <input type="checkbox"/> Bank statement or copy of Bank Pass Book page with the Investor's Bank Account number, name and address. <p>The above documents will also be required for change in bank account mandate submitted by the Investor. The AMC will register the Bank Account only after verifying that the sole/ first joint holder is the holder/ one of the joint holders of the bank account. In case if a copy of the above documents is submitted, Investor shall submit the original to the AMC/ Service Centre for verification and the same shall be returned.</p>
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		<p>In case of Multiple Registered Bank Account, Investor may choose one of the registered bank accounts for the credit of redemption/ IDCW proceeds (being —Pay-out bank account).</p> <p>Investor may however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank account, as necessary, through written instructions.</p> <p>However, if request for redemption is received together with a change of bank account (unregistered new bank account) or before verification and validation of new bank account, the redemption request would be processed to the currently registered default old bank account.</p> <p>Change of Bank Mandate: Investors are requested to note the following process shall be adopted for Change of Bank Mandate in the folio: a) Investors shall submit duly filled in “Non Financial Transaction Form & Multiple Bank Accounts Registration Form” alongwith the prescribed documents at any of the AMC branches / ISCs of KFin. b) Any unregistered bank account or a new bank account forming part of redemption request shall not be processed. c) There shall be a cooling period of 10 calendar days for validation and registration of new bank account. Further, in case of receipt of redemption request during this cooling period, the validation of bank mandate and dispatch of redemption proceeds shall be completed within a period of 10 working days from the date of receipt of redemption request. d) In the interim, redemptions / IDCW payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders. e) In case, the request for change in bank account information being invalid / incomplete / dissatisfactory in respect of signature mismatch/ document insufficiency/ not complying with any requirements as stated above, the request for such change will not be processed.</p> <p>Change of Address: For change of address, Investors should fill ‘KYC change form’ and submit it to any KYC Registration Agency (KRA) along with following documents: • Proof of new address (POA) and • Any other document/ form that the KRA may specify form time to time.</p> <p>The AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address. The self-attested copies of above stated documents shall be submitted along with original for verification at any of the AMC branches/ Investor Service Centres (ISCs) of Kfin. The original document shall be returned to the investors over the counter upon verification. In case the original of any document is not produced for verification, then the copies should be properly attested/ verified by entities authorized for attesting/ verification of the documents. List of admissible documents for POA & POI mentioned in paragraph</p>
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		<p>16.2.4.4(b) of SEBI Master Circular for Mutual Fund dated May 19, 2023 shall be considered.</p> <p>For further details please refer to paragraph on Registration of Multiple Bank Accounts, Change of Bank Mandate and Change of Address in respect of an Investor Folio in the SAI.</p> <p>The AMC reserves the right to alter/ discontinue all / any of the abovementioned special product(s)/ facility(ies) at any point of time. Further, the AMC reserves the right to introduce more special product(s)/ facility (ies) at a later date subject to prevailing SEBI Guidelines and Regulations.</p> <p>Through Cash Payment: In accordance with Paragraph 16.7.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023, cash payment to the extent of Rs.50,000/- per investor, per Mutual Fund, per financial year will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/ bank accounts. Such investment in cash shall be subject to compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and Guidelines.</p> <p>MFCentral as Official Point of Acceptance of Transactions (OPAT) In accordance with Paragraph 16.6 of SEBI Master Circular for Mutual Funds dated May 19, 2023 , with respect to complying with the requirements of RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Groww Mutual Fund (formerly known Indiabulls Mutual Fund) designates MFCentral as its OPAT effective from September 24, 2021.</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres/ Collection Centres of KFin Technologies Limited or CAMS.</p>
XXV.	Weblink	<p>An investor can visit https://www.growwmf.in/downloads weblink wherein TER for last 6 months as well as scheme factsheet shall be made available.</p>

XXV.	Requirement of minimum investors in the scheme	The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.
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E. DUE DILIGENCE BY GROWW ASSET MANAGEMENT LIMITED

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the Groww Asset Management Limited (formerly known as Indiabulls Asset Management company limited) has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Groww ELSS Tax Saver Fund approved by them is a new product offered by Groww Mutual Fund and is not a minor modification of any existing scheme/fund/product

For Groww Asset Management Limited (formerly known Indiabulls Asset Management Company Limited)

Date: June 26, 2024
 Place: Mumbai

Sd/-
 Hemal Zaveri
 Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation will be as follows:

Instruments	Indicative allocation (% of Net Assets)	
	Minimum	Maximum
Equity and Equity related instruments as per ELSS guidelines*	80%	100%
Debt, Money Market instruments, Cash and equivalent	0%	20%

*The Scheme may invest upto a maximum of 50% of its net assets in Derivatives

The fund managers will follow an active investment strategy taking defensive/aggressive postures depending on opportunities available at various points in time. On defensive considerations, the scheme may invest in money market instruments and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the scheme.

The scheme may enter into derivatives in line with the guidelines prescribed by SEBI from time to time. The exposure limit per scrip/instrument shall be to the extent permitted by the SEBI Regulation for the time being in force. These limits will be reviewed by the AMC from time to time.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	0%	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
2.	Equity Derivatives for non hedging purposes	50%	Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
3.	Securitized Debt	0%	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated May 19, 2023
4.	Overseas Securities	0%	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated May 19, 2023.

5.	ReITS and InVITS	0%	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
6.	AT1 and AT2 Bonds	0%	Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
7.	Any other instrument	0%	-

Changes in Asset Allocation Pattern

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change for short term defensive considerations from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unitholders. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations inter alia due to market changes. The AMC may from time to time, for a short term, alter the asset composition on defensive consideration and may also invest the funds available in repos, bank deposits in accordance with the provisions of SEBI (Mutual Funds) Regulations, 1996 and the circulars issued by SEBI from time to time. The rebalancing of the portfolio in accordance with the asset allocation pattern indicated above shall be done within a period of 30 days. In cases where the rebalancing is not carried out within 30 days, the reasons for not carrying out the rebalancing within the aforesaid period will be placed before the Trustees and Investment Committee for its consideration.

B. WHERE WILL THE SCHEME INVEST?

Subject to the SEBI Regulations, Rule 5 of Equity Linked Savings Scheme, 2005 as notified by the Central Board of Direct Taxes, Ministry of Finance vide notification dated November 03, 2005 and amended vide notification dated December 13, 2005 and the asset allocation pattern mention above for the respective scheme, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

1. Equity and Equity linked instruments of domestic companies / corporations
2. Equity and equity related securities including fully convertible bonds and debentures and warrants carrying the right to obtain equity shares.
3. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
4. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
5. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
6. Corporate debt securities (of both public and private sector undertakings)
7. Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions
8. Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in any alternative investment as may be provided by the RBI to meet the liquidity requirements.

9. Certificate of Deposits (CDs)
10. Commercial Paper (CPs)
11. The non-convertible part of convertible securities
12. Any other domestic fixed income securities
13. Derivative instruments like, Stock Futures, Index Futures, Stock options & Index options and such other derivative instruments permitted by SEBI.
14. Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through New Fund Offerings (NFOs), secondary market operations, private placement, rights offers (including renunciation) or negotiated deals.

(i) Investments in units of mutual fund schemes

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. The maximum limit for such investment shall not exceed 5% of the net assets of the Scheme. No investment management fees or any other fees will be charged for such investments.

(ii) Investment in Short Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of Scheduled Commercial Banks, in compliance with paragraph 12.16 of SEBI Master Circular for Mutual Fund dated May 19, 2023

The aforementioned securities may be acquired through Initial Public Offering (IPOs), secondary market, private placement, rights offers, and negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Schedule VII to the Regulations.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity subject to investment limits specified elsewhere in this document.

The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme.

(iii) Investment in Equity Derivatives

As part of the Fund Management process, the Trustee may permit the use of derivative instruments such as index futures, stock futures and options contracts, warrants, convertible securities, swap agreements, Forward Rate Agreement (FRA) or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objectives of the scheme.

Futures:

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instrument on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain

standardized features of the contract. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

SEBI has permitted futures contracts on indices and individual stocks with maturity of 1 month, 2 months and 3 months on a rolling basis. The futures contracts are settled on last Thursday (or immediately preceding trading day if Thursday is a trading holiday) of each month. The final settlement price is the closing price of the underlying stock(s)/index.

Options:

Option is a contract which provides the buyer of the option (also called holder) the right, without the obligation, to buy or sell a specified asset at the agreed price on or upto a particular date. For acquiring this privilege, the buyer pays premium (fee) to the seller. The seller on the other hand has the obligation to buy or sell specified asset at the agreed price and for this obligation he receives premium. The premium is determined considering number of factors such as the market price of the underlying asset/security, number of days to expiry, risk free rate of return, strike price of the option and the volatility of the underlying asset. Option contracts are of two types viz:

Call Option - The option that gives the buyer the right but not the obligation to buy specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option.

The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy.

(iv) Short Selling Of Securities

If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI. Short sale of securities means selling of securities without owning them. The AMC will comply with the guidelines issued by SEBI in this behalf, including reporting obligations and the Trustee will carry out the reviews required under said guidelines.

Engaging in short sale of securities is subject to risks related to fluctuations in market price, and settlement/ liquidity risks.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The AMC will construct the portfolio using bottom up approach and will have the flexibility to invest across the market capitalization. The investment environment, valuation parameters and other investment criteria will determine the allocation and the investment style. The AMC will conduct in-house research in order to identify investable ideas. AMC will evaluate appreciation potential of individual stocks from a fundamental perspective, assess industry and company fundamentals, robustness of business model, sustainability of moat, valuations, quality of management, corporate governance standards etc. The Scheme will have reasonably well diversified Portfolio without being overly diversified.

Portfolio Turnover

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

total returns of the portfolio. The fund manager will endeavor to balance the increased cost on account of higher portfolio turnover, if any, with benefits likely to be derived from such an approach.

Borrowing by the Fund

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

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

Stock Lending by the Fund

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

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

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

- Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.
- Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark for the scheme would be BSE 500 TRI.

The AMC and the Trustee may mutually agree to change the benchmark index or select an additional benchmark index after recording reasons for such change and by following required regulatory process.

E. WHO MANAGES THE SCHEME?

Details of the Fund Manager's experience and qualifications are as under:

Name of the Fund Manager	Age	Education Qualification	Experience
Mr. Anupam Tiwari	46 years	CA	Mr. Anupam brings 18 years of extensive experience in the Mutual Fund Industry, having served as an Equity Analyst at Reliance Mutual Fund for 5 years. He then held roles as an Equity Fund Manager at Reliance Life Insurance Company, Principal at PNB Asset Management Company, and Axis Asset Management Company in his most recent assignment prior to joining Groww.

Mr. Madhu Babu, Assistant Fund Manager	41 years	MBA from ICFAI Business School, B. Tech from Nagarjuna University	Mr. Madhu Babu has over 17 years of experience in equity markets. Prior to joining GMF, he was associated with Canara HSBC Life Insurance as Assistant Fund Manager for three years. Prior to that, he has 14 years' experience as Sell side analyst tracking IT, Telecom and Internet sectors.
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Other Schemes managed by the Fund Manager

Name of the Schemes	Fund Manager
Groww Aggressive Hybrid Fund (formerly known as Indiabulls Equity Hybrid Fund)	Equity Segment
	Anupam Tiwari
	Debt Segment
	Kaustubh Sule
Groww Large Cap Fund (formerly known as Indiabulls Blue Chip Fund)	Anupam Tiwari
Groww Value Fund (formerly known as Indiabulls Value Fund)	Anupam Tiwari
Groww Banking & Financial Services Fund	Anupam Tiwari

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Differentiation Between Existing Open-Ended Equity Schemes of Groww Mutual Fund (Formerly known as Indiabulls Mutual Fund)

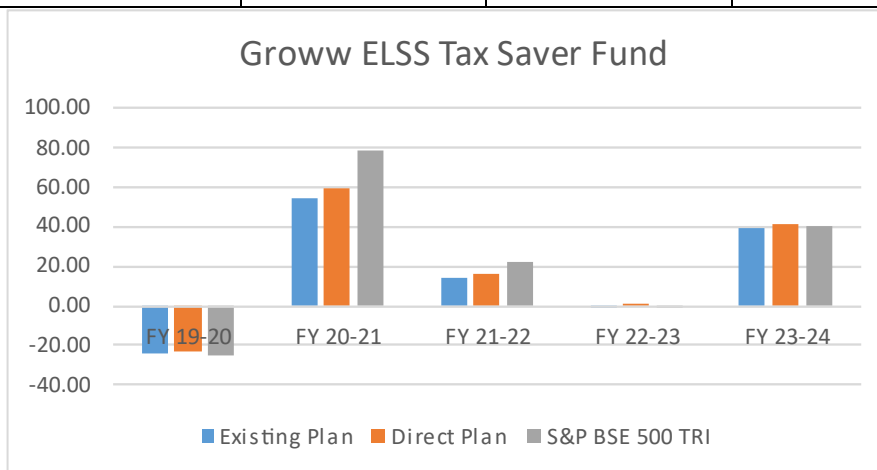
COMPARISON OF EXISTING OPEN-ENDED EQUITY SCHEMES				
Name of the existing Scheme	Investment Objective	Differentiation	AUM as on May 31, 2024(Rs. in crores)	Number of Folios as on May 31, 2024
Groww Large Cap Fund (formerly known as Indiabulls Blue Chip Fund))	The primary investment objective of the Scheme 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
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	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

	<p>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>			
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G. HOW HAS THE SCHEME PERFORMED

Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %
Returns for last 1 year	35.48	37.45	34.59
Returns for last 3 year	16.44	18.38	18.06
Returns for last 5 year	13.71	15.88	18.02
Returns since inception	10.30	12.16	14.67



Absolute Returns for each Financial year for the last 5 years

H. 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: 0.99
- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Concerned scheme's Fund Manager(s)			739,413.8737
		35,429.51*	20.87	

*Mr. Karan Singh ceases to be a Fund manager w.e.f April 15, 2024, the above value includes investment made by him also.

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

Investments of AMC in the Scheme Subject to the Regulations, the AMC may invest either directly or indirectly, in the Scheme during the NFO and/or Ongoing Offer Period. However, the AMC shall not charge any investment management fee on such investment in the Scheme.

Please refer to <https://www.growwmf.in/statutory-disclosure/alignment-of-interest> for details

PART III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) of a mutual fund is the price at which units of a mutual fund are bought or sold. It is the market value of the fund after deducting its liabilities. The value of all units of a mutual fund portfolio are calculated on a daily basis, from this all expenses are then subtracted. The result is then divided by the total number of units the resultant value is the NAV. NAV is also sometimes referred to as Net Book Value or book Value.

Calculation of NAV Mutual fund assets usually fall under two categories – securities & cash. Securities, here, include both bonds and stocks. Therefore, the total asset value of a fund will include its stocks, cash and bonds at market value. IDCWs and interest accrued and liquid assets are also included in total assets. Also, liabilities like money owed to creditors, and other expenses accrued are also included.

The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

Formula to calculate Net Asset Value (NAV) = (Assets – Debts) / (Number of Outstanding units)

Here: Assets = Market value of mutual fund investments + Receivables + Accrued Income

Debts = Liabilities + Expenses (accrued) the market value of the stocks & debentures.

The NAV shall be calculated up to two decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option. The NAVs of the Growth Option and the IDCW Option will be different after the declaration of the first IDCW.

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently, the NAVs will be calculated for all the Business Days.

Rounding off policy for NAV:

For this Scheme, NAV will be declared upto four decimals. However, there can be no assurance that the investment objective of the scheme will be achieved.

Sale Price:

Sale price is a price at which the fund house sells / offers mutual fund units to investors; this is nothing but the NAV of the respective Scheme of Mutual Fund. For investor who wants to invest in Mutual Fund, the units are offered at NAV of the respective Scheme of Mutual Fund.

For Example – If investor A wants to invest Rs. 5,000/- in XYZ Scheme of Mutual Fund. The NAV of Mutual Fund Scheme XYZ is Rs. 15 per unit. Investor's Investments & Mutual Fund unit allocation in Scheme XYZ is calculated as follows:-

$$\begin{aligned}
 \text{Investment of Investor A} &= \text{Investment Amount} / \text{Sale Price} \\
 &= 5,000 / 15 \\
 &= 333.3333 \text{ units}
 \end{aligned}$$

This means investor A will be allocated 333.3333 units of Mutual Fund Scheme XYZ.

Repurchase Price:

Repurchase price is a price at which fund house repurchases the mutual fund units back from the investor. For investor who wants to redeem his mutual fund units, the units are repurchased at respective scheme NAV less Exit Load (If Applicable)

For Example - If Mutual Fund Scheme XYZ is having NAV of Rs. 15 & Exit Load of 1% then the repurchase price would be calculated as follow:

$$\begin{aligned}
 \text{Repurchase Price} &= \text{NAV} * (1 - \text{Exit Load} \%) \\
 &= 15 * (1 - 0.01) \\
 &= 14.8500
 \end{aligned}$$

This means the investor will realise Rs. 14.8500 per unit if he redeems from Mutual Fund Scheme XYZ.

In case of no exit load the NAV & repurchase price are same.

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sale and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. NFO expenses was borne by the AMC.

C ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.25 % of the daily average net assets of the scheme will be charged to the scheme as expenses (Give slab wise break up depending on the assets under management. Give plan/option wise break up if the expense structures are different). For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 2.25%
Audit fees/fees and expenses of trustees	
Custodial Fees	

Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under Regulations 52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

** In accordance with Paragraph 10.1.7 of SEBI Master Circular for Mutual Funds dated May 19, 2023, Mutual Fund schemes including close ended schemes, wherein exit load is not levied / not applicable, the AMCs shall not be eligible to charge the above mentioned additional expenses for such schemes.

#Additional TER will be charged based on inflows only from retail investors\$ (other than Corporates and Institutions) from B 30 cities.

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 accordance with Paragraph 10.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023, it has been decided that inflows of amount upto Rs. 2,00,000/- per transaction, by the individual investors shall be considered as inflows from retail investors.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. Provided that the expenses that are very small in value but high in volume may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower

However, the upfront trail commission shall be paid from AMC's books for inflows through SIPs from new investors as per the applicable regulations. The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made. A complete audit trail of upfronting of trail commissions from the AMC's books and

amortization of the same to scheme(s) thereafter shall be made available for inspection. The said commission should be charged to the scheme as ‘commissions’ and should also account for computing the TER differential between regular and direct plans in each scheme.

These estimates have been made in good faith as per the information available and estimates made by the Investment Manager/ AMC and are subject to change inter-se or in total subject to prevailing SEBI Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total and may charge expenses under any of the different heads given under Regulation 52(2) & 52(4) of the SEBI (MF) Regulations (hereinafter called as SEBI Regulations). These expenses shall be subject to the maximum ceiling under the SEBI Regulations. Types of expenses charged shall be as per the SEBI Regulations.

As per Regulation 52(6) of the SEBI Regulations, the maximum recurring expenses (including the Investment Management and Advisory Fees) that can be charged to the respective schemes shall be subject to the percentage limit of daily net assets as given below:

Assets under management slab (In Rs Crore)	Total Expense Ratio (TER)
On the first Rs 500 crores of the daily assets	2.25%
On the next Rs 250 crores of the daily assets	2.00%
On the next Rs 1,250 crores of the daily assets	1.75%
On the next Rs 3,000 crores of the daily assets	1.60%
On the next Rs 5,000 crores of the daily assets	1.50%
On the next Rs 40,000 crores of the daily assets	TER reduction of 0.05% for every increase of Rs 5,000 crores of daily net assets or part thereof.
On balance of the assets	1.05%

In addition to the limits specified above, as per Regulation 52(6A) of the SEBI Regulations, the following costs or expenses may be charged to the scheme, namely-

(a) brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions;

(b) expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from beyond top 30 cities are at least-

(i) 30 per cent of gross new inflows in the scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from beyond top 30 cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis as per below formula:

$$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 30 cities}}{365 \times \text{Higher of (a) or (b) above}}$$

* 366, wherever applicable.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from such cities:

Provided further that amount incurred as expense on account of inflows from such cities shall 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 top 30 cities shall mean top 30 cities based on AMFI data on ‘AUM by Geography – Consolidated Data for Mutual Fund Industry’ as at the end of the previous financial year.

(c) Additional expenses, not exceeding 0.20 per cent of daily net assets of the scheme, incurred towards different heads mentioned under Regulations 52(2) and 52(4) of the SEBI Regulations. The AMC shall not be eligible to charge the aforementioned additional expenses, wherein exit load is not levied / not applicable in the scheme.

Subject to the SEBI Regulations and this document, expenses over and above the prescribed ceiling will be borne by AMC. The AMC may charge the Mutual Fund with investment and advisory fee as prescribed in the SEBI Regulations from time to time and as permitted by the Investment Management Agreement.

The Direct Plan shall have lower expense ratio compared to the Existing Plan and no commission shall be paid out of the Direct Plan.

The current expense ratios will be updated on the website of AMFI and the AMC website viz. www.growwmf.in on daily basis under a separate head 'Total Expense Ratio of Mutual Fund Schemes' in a downloadable spreadsheet format. Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the scheme, the AMC shall update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Provisions Relating to GST:

1. **GST** on investment and advisory fees shall be charged to the scheme in addition to the maximum limit of TER as prescribed in Regulation 52 of the SEBI Regulations.
2. **GST** on other than investment and advisory fees, if any, shall be charged to the scheme within the maximum limit of TER as per Regulation 52 of the SEBI Regulations.
3. **GST** on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the scheme.
4. **GST** on brokerage and transaction cost paid for asset purchases, if any, shall be charged within the limit prescribed under Regulation 52 of the SEBI Regulations.

Illustration of impact of expense ratio on scheme's returns

For any scheme, NAV is computed on a daily basis factoring in all the assets as well as liabilities of the scheme (including expenses charged). Expenses charged to the scheme bring down its NAV and hence the investor's net returns on a corresponding basis.

Illustration:

If the scheme's gross of expenses NAV goes up by 15% over 1 year (for example from 10 to 11.5), and the expense charged for the scheme over that year is 2% of the initial NAV (0.2), the NAV of scheme (net of expenses) at the end of 1 year will come down to 11.3 (11.5 less 0.2) and therefore the net of expenses return for the investor will be 13%.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (www.growwmf.in) or may call at (toll free no. 80501 80222) or your distributor.

Type of Load	Load Chargeable (as %age of NAV)
Exit Load	Nil

SECTION II

I. INTRODUCTION

A. DEFINITIONS & ABBREVIATIONS

For detailed description please click the link: www.growwmf.in

B. Risk Factors

i. . Scheme Specific Risk Factors

Risk factors associated with scheme's strategy

- Lack of opportunity to invest in arbitrage portions in the equity market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- While future market are typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exist at all point in time for scheme to purchase and close out specific future contract.
- In case of arbitrage, if futures are allowed to expire with corresponding buy/sell in cash market, there is a risk that price at which futures expires, may/may not match with the actual cost at which it is bought/sold in the cash market in last half an hour of the expiry day (Weighted average price for buy or sell).
- The Scheme is also expected to have a high portfolio churn, especially in a volatile market. There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses.
- In case of a large outflow from the Scheme, the Scheme may need to reverse the spot-futures transaction before the settlement of the futures trade.
- While reversing the spot-futures transaction on the Futures & Options settlement day on the exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed resulting in basis risk.

Risk factors associated with investment in Equity and Equity related instruments

- The Scheme proposes to invest in equity and equity related securities. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. The inability to sell securities held in the Scheme's portfolio, due to the absence of a liquid secondary market, would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Risk associated with investments in Debt Instruments

Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds, Money Market Instruments and Derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

Re-investment Risk: Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

Credit Risk: This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

Pre-Payment Risk - Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

Risks associated with investments in derivatives:

- The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations and by RBI. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.
- The derivatives market in India is nascent and does not have the volumes that may be seen in other developed markets, which may result in volatility to the values.
- Investment in derivatives also requires the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.
- The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.
- The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However the gains of an options writer are limited to the premiums earned.
- The exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio.

- The writer of a put option bears the risk of loss if the value of the underlying asset declines below the exercise price. The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
- Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets
- There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. The counter party may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price.
- Derivatives also carry a market liquidity risk where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.
- Where derivatives are used for hedging, such use may involve a basis risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.
- Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor.
- Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may not be available at all times. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risk associated with Securities Lending

- Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

Risks associated with investing in foreign securities/ overseas investments/ offshore securities

- Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.
- It is the AMC's belief that investment in foreign securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objective of the Scheme. Since the Scheme may invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme. To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations or by RBI from time to time.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Risk Mitigation

The asset allocation of the Scheme will be steadily monitored and it shall be ensured that investments are made in accordance with the scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.

The overall volatility of the portfolio would be maintained in line with the objective of the scheme. As the scheme is involved only in cash-futures arbitrage, the portfolio volatility depends on the spread between the cash and the futures prices.

A major part of the scheme is invested in liquid stocks & derivative instruments. The fund manager may also keep some portion of the portfolio in debt and money market instruments and/or cash within the specified asset allocation framework for the purpose of meeting redemptions.

Following exposure limits shall be maintained while dealing in derivative instruments to mitigate the risk,

- The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the scheme.
- The Scheme will not write options or purchase instruments with embedded written options.
- The total exposure related to option premium paid will not exceed 20% of the net assets of the scheme.
- Cash or cash equivalents with residual maturity of less than 91 days will be treated as not creating any exposure.
- Exposure due to hedging positions will not be included in the above mentioned limits subject to the following,
 - a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 3.
 - c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
 - The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions will be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases will not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions will not exceed 10% of the net assets of the scheme.
 - Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, will be within 100% of net asset of the Scheme.

II. INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest –

i. Subject to the SEBI Regulations, Rule 5 of Equity Linked Savings Scheme, 2005 as notified by the Central Board of Direct Taxes, Ministry of Finance vide notification dated November 03, 2005 and amended vide notification dated December 13, 2005 and the asset allocation pattern mention above for the respective scheme, the Scheme may invest in various types of instruments including, but not limited to, any of the following:

1. Equity and Equity linked instruments of domestic companies / corporations
2. Equity and equity related securities including fully convertible bonds and debentures and warrants carrying the right to obtain equity shares.
3. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
4. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
5. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
6. Corporate debt securities (of both public and private sector undertakings)
7. Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions
8. Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in any alternative investment as may be provided by the RBI to meet the liquidity requirements.
9. Certificate of Deposits (CDs)
10. Commercial Paper (CPs)
11. The non-convertible part of convertible securities
12. Any other domestic fixed income securities
13. Derivative instruments like, Stock Futures, Index Futures, Stock options & Index options and such other derivative instruments permitted by SEBI.
14. Subject to the Regulations, the securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of varying maturity. The securities may be acquired through New Fund Offerings (NFOs), secondary market operations, private placement, rights offers (including renunciation) or negotiated deals.

ii. Investments in units of mutual fund schemes

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations. The maximum limit for such investment shall not exceed 5% of the net assets of the Scheme. No investment management fees or any other fees will be charged for such investments.

iii. Investment in Short Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of Scheduled Commercial Banks, in compliance with paragraph 12.16 of SEBI Master Circular for Mutual Fund dated May 19, 2023

The aforementioned securities may be acquired through Initial Public Offering (IPOs), secondary market, private placement, rights offers, and negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Schedule VII to the Regulations.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity subject to investment limits specified elsewhere in this document.

The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme.

iv. Investment in Equity Derivatives

As part of the Fund Management process, the Trustee may permit the use of derivative instruments such as index futures, stock futures and options contracts, warrants, convertible securities, swap agreements, Forward Rate Agreement (FRA) or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objectives of the scheme.

v. Futures:

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instrument on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain standardized features of the contract. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

SEBI has permitted futures contracts on indices and individual stocks with maturity of 1 month, 2 months and 3 months on a rolling basis. The futures contracts are settled on last Thursday (or immediately preceding trading day if Thursday is a trading holiday) of each month. The final settlement price is the closing price of the underlying stock(s)/index.

vi. Options:

Option is a contract which provides the buyer of the option (also called holder) the right, without the obligation, to buy or sell a specified asset at the agreed price on or upto a particular date. For acquiring this privilege, the buyer pays premium (fee) to the seller. The seller on the other hand has the obligation to buy or sell specified asset at the agreed price and for this obligation he receives premium. The premium is determined considering number of factors such as the market price of the underlying asset/security, number of days to expiry, risk free rate of return, strike price of the option and the volatility of the underlying asset. Option contracts are of two types viz:

vii. Call Option –

The option that gives the buyer the right but not the obligation to buy specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option.

The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy.

(v) Short Selling Of Securities

If permitted by SEBI Regulations, the Scheme may engage in short selling of securities in accordance with the guidelines issued by SEBI. Short sale of securities means selling of securities without owning them. The AMC will comply with the guidelines issued by SEBI in this behalf, including reporting obligations and the Trustee will carry out the reviews required under said guidelines.

Engaging in short sale of securities is subject to risks related to fluctuations in market price, and settlement/ liquidity risks.

B. What are the investment restrictions?

Investment restrictions as contained in the SEBI (MF) Regulations specifically in the Seventh Schedule of the Regulations including any amendments thereto and SEBI circulars issued from time to time and as applicable to the Scheme are provided below:

1. The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
2. The scheme shall not invest more than 5% of its NAV in unlisted equity shares or equity related instruments.
3. The Mutual Fund under all its scheme (s) shall not own more than ten percent of any company's paid up capital carrying voting rights.
4. A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company:

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and TREPS. Provided further that investment within such limit can be made in mortgaged backed securitized debt which are rated not below investment grade by a credit rating agency registered with SEBI.

Further, In accordance with paragraph 12.8.3.1 of SEBI Master Circular for Mutual Funds dated May 19, 2023 as amended from time to time, the scheme shall not invest more than

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit.

Provided that such limit shall not be applicable for investments in government securities, treasury bills and collateralized borrowing and lending obligations.

5. In accordance with paragraph 12.9.1 of SEBI Master Circular for Mutual Funds dated May 19, , the total exposure of debt schemes in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only. Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the scheme.

6. The scheme shall not make any investment in;
 - a) any unlisted security of an associate or group company of the sponsor; or
 - b) any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
7. The scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
8. Every mutual fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
 Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the SEBI:
 Provided further that a mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by the SEBI.
9. The mutual fund shall, get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long term nature.
10. Pending deployment of funds of a Scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to 12.16 of SEBI Master Circular for Mutual Funds dated May 19, 2023.
11. The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions & Public Sector Banks) shall not exceed 25% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs) ;

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

12. The scheme shall not make any investment in any fund of funds scheme.
13. The scheme will not advance any loan for any purpose.
14. The fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase/ redemption of units or payment of interest or IDCW to the unitholders.
15. The fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

These investment limitations / parameters (as expressed / linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the

receipt of any rights, bonuses or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unitholders.

16. The Scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments.

- Provided that the Scheme may invest in unlisted nonconvertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by SEBI from time to time.
- Provided further that the Scheme shall comply with the norms under the above clauses within the time and in the manner as may be specified by SEBI.
- Provided further that the norms for investments by the Scheme in unrated debt instruments shall be as specified by SEBI from time to time.

As per these norms, investments in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall not exceed 5% of net assets of the Scheme.

Further, the Scheme shall comply with provisions of paragraph 12.1 of SEBI Master Circular for Mutual Fund dated May 19, 2023 regarding investment in Debt and Money Market Instruments, as amended from time to time, to the extent applicable to the Scheme.

17. The Scheme shall invest in Debt instruments having Structured Obligations (Rating SO)/ Credit Enhancements (Rating CE) in accordance with provisions of paragraph 12.3 of SEBI Master Circular for Mutual Fund dated May 19, 2023 as may be amended by SEBI from time to time. The same are currently as under:

The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:

- a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
- b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

However the above Investment limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

18. The Scheme shall not invest more than 20% of its net assets in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks). Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Trustees.

Provided that investments by the Scheme in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the Scheme. Such

investment limit may be extended to 15% of the net assets of the Scheme with prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

In addition, certain investment parameters (like limits on exposure to Sectors, Industries, Companies, etc.) may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Fund. The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the SEBI (Mutual Funds) Regulations, 1996 change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective. As such all investments of the Scheme will be made in accordance with SEBI (Mutual Funds) Regulations, 1996, including Schedule VII thereof.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated May 19, 2023:

(i) Type of a scheme

Please refer Section ‘HIGHLIGHTS/ SUMMARY OF THE SCHEMES’

(ii) Investment Objective: Please refer to Part I. V ie “Investment Objective” mentioned under “**Highlights/Summary of the Scheme**”

Main Objective - *Growth/Income/Both*.

Investment pattern - Please refer to **Part II.A “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?”**

(iii) Terms of Issue:

- o **Liquidity provisions such as listing, repurchase, redemption** - Please refer to the Part I
- o **Aggregate fees and expenses charged to the scheme:** Please refer to the section Part II Other details
- o **Any safety net or guarantee provided:** None

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless: • SEBI has reviewed and provided its comments on the proposal

- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

- D.** Index methodology (for index funds, ETFs and FOFs having one underlying domestic ETF)- Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents - NA
- E.** Principles of incentive structure for market makers (for ETFs) - NA
- F.** Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated May 19, 2023 (only for close ended debt schemes)
- G.** Other Scheme Specific Disclosures:

Listing and transfer of units	Since units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an ongoing basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.
Dematerialization of units	In accordance with Paragraph 14.4.2(a) of SEBI Master Circular for Mutual Funds dated May 19, 2023, investors have the option to receive allotment of Mutual Fund units in their demat account while subscribing to this scheme. Such units held in demat form shall be fully transferable.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	The Scheme had collected the minimum target amount during the NFO
Maximum Amount to be raised (if any)	The Scheme is in existence and the said clause is not applicable
Dividend Policy (IDCW)	<p>The Trustee will endeavour to declare IDCW under the IDCW Option, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>IDCW distribution procedure:</p> <p>In accordance with Chapter 11 of SEBI Master Circular for Mutual Funds dated May 19, 2023 Pursuant to SEBI circular no. SEBI/IMD/CIR No. 1/64057/06, dated April 4, 2006, the procedure for IDCW distribution will be as follows:</p> <ol style="list-style-type: none"> 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

	<p>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.</p> <p>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 calendar days from the date of issue of notice.</p> <p>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.</p> <p>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.</p> <p>6. The payment of dividend to the unitholders shall be made within seven working days from the record date</p> <p>Even though the asset portfolio will be common, the NAVs of the growth option and IDCW option in the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCWs</p>
Allotment (Detailed procedure)	<p>Investors may apply for Units by filling up an Application Form. All valid and complete applications will be allotted Units at the Applicable NAV for the application amount.</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days from the receipt of valid application/transaction. Allotment confirmation shall be sent to the Unit holder's registered e-mail address and/ or mobile number.</p>
Refund	<p>The Scheme is in existence and the process of refund was followed during NFO.</p>
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>1. in either case, only of husband and wife governed by the system of community of property in force in the State of Goa and Union Territories of Dadra and Nagar Haveli and Daman and Diu by whom, or on whose behalf, investment is made</p> <p>Following categories of investors will not qualify for the tax benefits under Section 80C of the Income Tax Act, 1961 (but are entitled to subscribe to Units):</p> <ol style="list-style-type: none"> 1. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Units is permitted under the respective constitutions; 2. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;

	<ol style="list-style-type: none"> 3. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 4. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 5. Foreign Portfolio Investors (FPIs) and their sub-accounts registered with SEBI on repatriation basis; 6. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 7. Scientific and Industrial Research Organisations; 8. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 9. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 10. Other schemes of Groww Mutual Fund (formerly known Indiabulls Mutual Fund) or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 11. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s); 12. Such other person as maybe decided by the AMC from time to time. <p>It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultra vires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion.</p> <p>Dishonoured cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.</p> <p>The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme.</p> <p>For subscription in the Scheme, it is mandatory for investors to make certain disclosures like bank details etc. and provide certain documents like PAN copy etc. (for details please refer SAI) without which the application is liable to be rejected.</p> <p>Subject to the SEBI (MF) Regulations, any application for units of this Scheme may be accepted or rejected in the sole and absolute discretion of the Trustee/AMC. The Trustee/AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its unitholders to accept such an application.</p>
Who cannot invest	The following persons are not eligible to invest in the Scheme:

	<ul style="list-style-type: none"> • Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority or where they falls under the category of QFIs/FPIs. • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. <p>Such other persons as may be specified by AMC from time to time..</p>
<p>How to Apply (Other details)</p>	<p>Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centres (ISCs)/of the Registrar or distributors or downloaded from Investors are also advised to refer to SAI before submitting the application form.</p> <p>MFCentral has been designated as Official point of acceptance of Groww Mutual Fund for non-financial transactions. The same can be accessed using https://mfcentral.com/ Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres or collection centres of KFIN or CAMS.</p> <p>The list of the Investor Service Centres (ISCs)/ of the Mutual Fund will be available on the website www.growwmf.in</p> <p>All cheques and drafts should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made. The AMC/ Trustee reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID, incomplete/incorrect documentation and not furnishing necessary information to the satisfaction of the Mutual Fund/AMC.</p> <p>Please refer to the SAI and Application form for the instructions.</p> <ol style="list-style-type: none"> 1. Please visit www.growwmf.com to know about the list of official points of acceptance, collecting banker details etc. 2. name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. are mentioned at the end of the document.

	<p>Please note that it is mandatory for the unitholders to provide the bank account details in their application/redemption requests as per SEBI guidelines.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Not Applicable</p> <p>Units once redeemed will not be reissued</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>As per the ELSS Rules, the units issued under the scheme can be assigned or pledged only after lock in period of three years has elapsed from the date of allotment. The Mutual Fund will be repurchasing (subject to completion of lock-in period, if any) and issuing units of the Scheme on an ongoing basis and hence the transfer facility is found redundant. Any addition / deletion of name from the folio of the Unit holder is deemed as transfer of Units. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission (transfer of units by operation of law) of Units and not transfer. Units of the Scheme held in demat form shall be freely transferable (subject to lock-in period, if any) and will be subject to transmission facility in accordance with the provisions of the SEBI (Depositories and Participants) Regulations, 1996 as amended from time to time.</p> <p>Also, when a person becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production/submission of such satisfactory evidence, which in its opinion is sufficient, effect the transfer, if the intended transferee is otherwise eligible to hold the units.</p> <p>Units issued under this scheme can be transferred, assigned or pledged after three years of its issue.</p> <p>In the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the assessee or anytime thereafter.</p> <p>Please refer to paragraphs on Transfer and Transmission of units, ‘Right to limit Redemption’, Suspension of Purchase and / or Redemption of Units and Pledge of Units in the SAI for further details.</p>
<p>Cut off timing for subscriptions/ redemptions/ switches</p>	<p>For Purchase (including switch-in) of any amount:</p> <ul style="list-style-type: none"> ● 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

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

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;

	<p>b) For all valid applications of investment amount equal to or more than Rs. 2 Lakh</p> <p>i. the application is received before the applicable cut-off time,</p> <p>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,</p> <p>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.</p> <p>Redemptions including Switch - outs: The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units:</p> <ol style="list-style-type: none"> 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.
<p>Minimum amount for purchase/redemption/switches.</p>	<p>Minimum amount for new purchase/ switch in Rs. 500/- and in multiples of Re. 500 thereafter</p> <p>Minimum additional amount for purchase/ switch in Rs. 500/- and in multiples of Re. 500 thereafter</p> <p>The minimum subscription limits for new purchases/ additional purchases will apply to each Option separately.</p> <p>Minimum amount for redemption shall be the Minimum of Rs. 500/- or account balance, whichever is lower.</p> <p>In case the investor specifies the number of units and amount to be redeemed, the number of units shall be considered for redemption. In case the unitholder does not specify the number of units or amount to be redeemed, the redemption request will not be processed.</p> <p>The AMC reserves the right to change the minimum amounts for various purchase/ redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis..</p>
<p>Accounts Statements</p>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p>

	<p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date
Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023</p> <p>For schemes investing atleast 80% of total assets in permissible overseas investments (as per Clause 12.19 of SEBI Master Circular for Mutual Funds dated May 19, 2023), the transfer of redemption or repurchase proceeds to the unitholders shall be made within five working days from the date of redemption or repurchase.</p>
Bank Mandate	In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of payout at the time of redemption. In view of the above, Multiple Bank Mandate registration facilities with the AMC will not be applicable to Demat account holders..
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated May 19, 2023 by SEBI for the period of such delay
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	Unclaimed Redemption: Rs. 11,206.21
Disclosure w.r.t investment by minors	<p>As per paragraph 17.6 of SEBI Master circular for Mutual Funds dated May 19, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <p>a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>b. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>c. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the</p>

	<p>KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units</p>
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III. OTHER DETAILS

- A.** In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided- NA.
- B.** Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

<p>Monthly / Half - Yearly Portfolio Disclosures</p> <p>This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>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 (www.growwmf.in) & on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.</p>
<p>Half -Yearly Financial Results</p>	<p>The Mutual Fund and AMC shall within one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The Mutual Fund and AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>It will also be displayed on the website of the AMC (www.growwmf.in) and AMFI (www.amfiindia.com).</p>
<p>Annual Report</p>	<p>The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC (www.growwmf.in) and AMFI (www.amfiindia.com)..</p>

C. Transparency/NAV Disclosure (Details with reference to information given in Section I)

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment. Subsequently the AMC will calculate and disclose the NAVs for all Business Days. The NAV of the Scheme shall be published at least in two daily newspapers for all Business Days (alongwith sale and repurchase prices). The Asset Management Company (“AMC”) shall update the NAVs on the website of Association of Mutual Funds in India (“AMFI”) (www.amfiindia.com) by 9.00 p.m. every Business Day. The NAV shall also be available on AMC website (www.growwmf.in). If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

The Mutual Fund/AMC shall disclose portfolio of the scheme as on the last day of the month on its website www.growwmf.in on or before the 10th day of the succeeding month.

The Mutual Fund and AMC shall publish the Scheme Portfolio within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement & also disclosing the hosting of Unaudited Scheme Financial Results at least, in one National English daily and one regional newspaper in the language of the region where the head office of the Mutual Fund is located.

It will also be displayed on the website of the AMC (www.growwmf.in) and AMFI (www.amfiindia.com).

The Mutual Fund and AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.

D. Transaction Charges

Transaction charges shall not be deducted for:

- Purchases /subscriptions for an amount less than Rs. 10,000/-; and
- Transactions other than purchases/ subscriptions relating to new inflows such as Switches, etc.
- Any purchase/subscription made directly with the Fund (i.e. not through any distributor).
- Transactions carried out through the stock exchange platforms.

Applicability of Stamp Duty : Pursuant to Notification No. S. O. 1226 (E) and G.S.R 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value shall be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions to the unitholders would be reduced to that extent. The stamp duty will be deducted from the net investment amount i.e. gross investment amount less any other deduction like transaction charge. Units will be created only for the balance amount i.e. Net Investment Amount as reduced by the stamp duty. The stamp duty will be computed at the rate of 0.005% on an inclusive method basis.

For instance: If the transaction amount is Rs. 100100 /- and the transaction charge is Rs. 100, the stamp duty will be calculated as follows: $((\text{Transaction Amount} - \text{Transaction Charge}) * 0.005\%) = \text{Rs.5}$. If the applicable Net Asset Value (NAV) is Rs. 10 per unit, then units allotted will be calculated as follows: $(\text{Transaction Amount} - \text{Transaction Charge} - \text{Stamp Duty}) / \text{Applicable NAV} = 9,999.50$ units.

For details please refer SAI.

E. Associate Transactions- Please refer to Statement of Additional Information (SAI)

F. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

	Resident Investors	Mutual Fund
Tax on dividend	As per applicable slab/tax rates For FPI - 20% (under section 115AD)	NIL
Capital gain Long Term:	10%	
Short Term	15%	

G. Rights of Unitholders- Please refer to SAI for details.

H. List of official points of acceptance:

Please refer to www.growwmf.in for a complete list of Official points of acceptance

I. Pending Litigation or proceedings, findings of inspections or investigations for which action may have been taken or is in the process of being taken by any regulatory authority

The said information has been disclosed in good faith as per the information available to the AMC at Downloads - Groww Mutual Funds (growwmf.in)

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

The Scheme under this Scheme Information Document was approved by the Board of Directors of Groww Trustee Limited (formerly known as Indiabulls Trustee Company Limited) of Groww Mutual Fund (formerly known as Indiabulls Mutual Fund) on September 29, 2018. The Board of Directors of Groww Trustee Limited (formerly known as Indiabulls Trustee Company Limited) has ensured that the Scheme is a new product offered by Groww Mutual Fund (formerly known as Indiabulls Mutual Fund) and is not a minor modification of its existing schemes.

The Scheme Information Document is an updated version of the same in line with the current laws/ regulations and other developments.

For and on behalf of the Board of Directors of Groww Asset Management Ltd. (formerly known as Indiabulls Asset Management Co. Ltd.)

Sd/-

Varun Gupta

CEO

Date: June 26, 2024

Place: Mumbai

Name of Registrar: KFin Technologies Ltd. Selenium, Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500 032

Contact Number - 1800-309-4034 Email Id - investorsupport.mfs@kfintech.com, Website Address - www.kfintech.com

LIST OF COLLECTION CENTRES

AMC Investor Service Centres:

Mumbai: 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra
 Tele:+91 22 69744435

Customer Support Email Id – support@growwmf.in

Customer Support Number - 80501 80222

Time stamping branch

MFCentral:

With effect from September 24, 2021 MFCentral has been designated as Official point of acceptance of Groww Mutual Fund (formerly known as Indiabulls Mutual Fund) for non-financial transactions. The same can be accessed using <https://mfcentral.com/> Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres or collection centres of KFIN or CAMS.

Name of RTA- KFin Technologies Ltd Contact details: 1800-309-4034

Website: www.kfintech.com

Investor Service Centres: KFin Technologies Ltd

<u>S.NO</u>	<u>Branch Type</u>	<u>Branch Name</u>	<u>State</u>	<u>Consolidated Current Address</u>
1	MFS	Bangalore	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004
2	MFS	Belgaum	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
3	MFS	Bellary	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
4	MFS	Davangere	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
5	MFS	Gulbarga	Karnataka	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105
6	MFS	Hassan	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
7	MFS	Hubli	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
8	MFS	Mangalore	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
9	MFS	Margoa	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
10	MFS	Mysore	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
11	MFS	Panjim	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
12	MFS	Shimoga	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
13	MFS	Ahmedabad	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009
14	MFS	Anand	Gujarat	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001
15	MFS	Baroda	Gujarat	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
16	MFS	Bharuch	Gujarat	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001
17	MFS	Bhavnagar	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
18	MFS	Gandhidham	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201
19	MFS	Gandhinagar	Gujarat	Kfin Technologies Ltd 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011
20	MFS	Jamnagar	Gujarat	Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008
21	MFS	Junagadh	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
22	MFS	Mehsana	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002
23	MFS	Nadiad	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001
24	MFS	Navsari	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445
25	MFS	Rajkot	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001
26	MFS	Surat	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002
27	MFS	Valsad	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
28	MFS	Vapi	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191
29	MFS	Chennai	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai – 600 034
30	MFS	Calicut	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
31	MFS	Cochin	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
32	MFS	Kannur	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001
33	MFS	Kollam	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
34	MFS	Kottayam	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
35	MFS	Palghat	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
36	MFS	Tiruvalla	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
37	MFS	Trichur	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
38	MFS	Trivandrum	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
				SECRETARIAT, MG ROAD, TRIVANDRUM- 695001
39	MFS	Coimbatore	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
40	MFS	Erode	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003
41	MFS	Karur	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
42	MFS	Madurai	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
43	MFS	Nagercoil	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001
44	MFS	Pondicherry	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
45	MFS	Salem	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009
46	MFS	Tirunelveli	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
47	MFS	Trichy	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017
48	MFS	Tuticorin	Tamil Nadu	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
49	MFS	Vellore	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
50	MFS	Agartala	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001
51	MFS	Guwahati	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007
52	MFS	Shillong	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
53	MFS	Silchar	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
54	MFS	Ananthapur	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
55	MFS	Guntur	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
56	MFS	Hyderabad	Telangana	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
57	MFS	Karimnagar	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
58	MFS	Kurnool	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001
59	MFS	Nanded	Maharashthra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
60	MFS	Rajahmundry	Andhra Pradesh	Kfin Technologies Ltd No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103
61	MFS	Solapur	Maharashthra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
62	MFS	Srikakulam	Andhra Pradesh	Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001
63	MFS	Tirupathi	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
64	MFS	Vijayawada	Andhra Pradesh	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
65	MFS	Visakhapatnam	Andhra Pradesh	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
66	MFS	Warangal	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
67	MFS	Khammam	Telangana	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002
68	Collection Center	Hyderabad(Gachibowli)	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
				115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032
69	MFS	Akola	Maharashthra	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra
70	MFS	Amaravathi	Maharashthra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
71	MFS	Aurangabad	Maharashthra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
72	MFS	Bhopal	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011
73	MFS	Dhule	Maharashthra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
74	MFS	Indore	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore
75	MFS	Jabalpur	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
76	MFS	Jalgaon	Maharashthra	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
77	MFS	Nagpur	Maharashthra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
78	MFS	Nasik	Maharashthra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
79	MFS	Sagar	Madhya Pradesh	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002
80	MFS	Ujjain	Madhya Pradesh	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001
81	MFS	Asansol	West Bengal	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
82	MFS	Balasore	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
83	MFS	Bankura	West Bengal	Kfin Technologies Ltd Plot Nos-80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
84	MFS	Berhampur (Or)	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
85	MFS	Bhilai	Chatisgarh	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
86	MFS	Bhubaneswar	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
87	MFS	Bilaspur	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
88	MFS	Bokaro	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
89	MFS	Burdwan	West Bengal	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
90	MFS	Chinsura	West Bengal	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
91	MFS	Cuttack	Orissa	Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001
92	MFS	Dhanbad	Jharkhand	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001
93	MFS	Durgapur	West Bengal	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
94	MFS	Gaya	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001
95	MFS	Jalpaiguri	West Bengal	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
96	MFS	Jamshedpur	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
97	MFS	Kharagpur	West Bengal	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
				Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304
98	MFS	Kolkata	West Bengal	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb
99	MFS	Malda	West Bengal	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
100	MFS	Patna	Bihar	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001
101	MFS	Raipur	Chatisgarh	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001
102	MFS	Ranchi	Jharkhand	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
103	MFS	Rourkela	Orissa	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
104	MFS	Sambalpur	Orissa	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
105	MFS	Siliguri	West Bengal	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
106	MFS	Agra	Uttar Pradesh	Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002
107	MFS	Aligarh	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001
108	MFS	Allahabad	Uttar Pradesh	Kfin Technologies Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001
109	MFS	Ambala	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
110	MFS	Azamgarh	Uttar Pradesh	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001
111	MFS	Bareilly	Uttar Pradesh	Kfin Technologies Ltd 1St Floorrear Sidea - Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001
112	MFS	Begusarai	Bihar	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK,

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
				MATIHANI ROAD, BEGUSARAI, BIHAR - 851101
113	MFS	Bhagalpur	Bihar	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001
114	MFS	Darbhanga	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004
115	MFS	Dehradun	Uttaranchal	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001
116	MFS	Deoria	Uttar pradesh	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001
117	MFS	Faridabad	Haryana	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
118	MFS	Ghaziabad	Uttar Pradesh	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
119	MFS	Ghazipur	Uttar Pradesh	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001
120	MFS	Gonda	Uttar Pradesh	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001
121	MFS	Gorakhpur	Uttar Pradesh	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001
122	MFS	Gurgaon	Haryana	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
123	MFS	Gwalior	Madhya Pradesh	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011
124	MFS	Haldwani	Uttaranchal	Kfin Technologies Ltd Shoop No 5 Kmvn Shoping Complex - Haldwani 263139
125	MFS	Haridwar	Uttaranchal	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
126	MFS	Hissar	Haryana	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
127	MFS	Jhansi	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001
128	MFS	Kanpur	Uttar Pradesh	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
129	MFS	Lucknow	Uttar Pradesh	Kfin Technologies Ltd 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001
130	MFS	Mandi	Himachal Pradesh	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
131	MFS	Mathura	Uttar Pradesh	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
132	MFS	Meerut	Uttar Pradesh	Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India
133	MFS	Mirzapur	Uttar Pradesh	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001
134	MFS	Moradabad	Uttar Pradesh	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001
135	MFS	Morena	Madhya Pradesh	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001
136	MFS	Muzaffarpur	Bihar	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
137	MFS	Noida	Uttar Pradesh	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
138	MFS	Panipat	Haryana	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
139	MFS	Renukoot	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
140	MFS	Rewa	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001
141	MFS	Rohtak	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
142	MFS	Roorkee	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667
143	MFS	Satna	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001
144	MFS	Shimla	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
145	MFS	Shivpuri	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551
146	MFS	Sitapur	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001
147	MFS	Solan	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
148	MFS	Sonepat	Haryana	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.
149	MFS	Sultanpur	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001
150	MFS	Varanasi	Uttar Pradesh	KFin Technologies Ltd D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010
151	MFS	Yamuna Nagar	Haryana	Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001
152	MFS	Kolhapur	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
153	MFS	Mumbai	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001
154	MFS	Pune	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005
155	Collection Center	Vashi	Maharashtra	Kfin Technologies Ltd Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400703
156	Collection Center	Vile Parle	Maharashtra	Kfin Technologies Ltd Shop No.1 Ground Floor Dipti Jyothi Co-Operative Housing Society Near Mtnl Office P M Road Vile Parle East 400057
157	Collection Center	Borivali	Maharashtra	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092
158	Collection Center	Thane	Maharashtra	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
159	MFS	Ajmer	Rajasthan	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001
160	MFS	Alwar	Rajasthan	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
161	MFS	Amritsar	Punjab	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
162	MFS	Bhatinda	Punjab	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
163	MFS	Bhilwara	Rajasthan	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
164	MFS	Bikaner	Rajasthan	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001
165	MFS	Chandigarh	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
166	MFS	Ferozpur	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
167	MFS	Hoshiarpur	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
168	MFS	Jaipur	Rajasthan	Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001
169	MFS	Jalandhar	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
170	MFS	Jammu	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
171	MFS	Jodhpur	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003
172	MFS	Karnal	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
173	MFS	Kota	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
174	MFS	Ludhiana	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001
175	MFS	Moga	Punjab	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
176	MFS	New Delhi	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
177	MFS	Pathankot	Punjab	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001
178	MFS	Patiala	Punjab	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
179	MFS	Sikar	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
180	MFS	Sri Ganganagar	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
181	MFS	Udaipur	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
182	MFS	Eluru	Andhra Pradesh	Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002
183	MFS	chandrapur	Madhya Pradesh	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402
184	MFS	Ghatkopar	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
185	MFS	Satara	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
186	MFS	Ahmednagar	Maharashtra	Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001
187	MFS	Nellore	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibac Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003
188	MFS	Kalyan	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301

<u>S.NO</u>	Branch Type	Branch Name	State	Consolidated Current Address
189	MFS	Korba	Chhattisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677
190	MFS	Ratlam	Madhya Pradesh	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001
191	MFS	Tinsukia	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam

SCSBs:

Please visit the website www.sebi.gov.in for the list of SCSBs. You may also check with your bank for the ASBA facility.