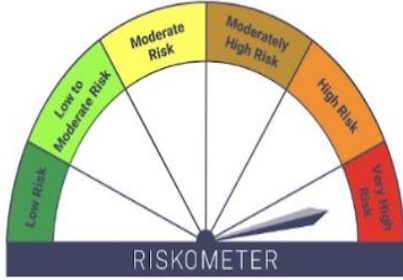



**SCHEME INFORMATION DOCUMENT-**  
**Groww Nifty Total Market Index Fund**  
 (An open-ended scheme replicating/tracking Nifty Total Market Index)

Product Label		
<p>This product is suitable for investors seeking*:</p> <ul style="list-style-type: none"> <li>Returns commensurate with the performance of Nifty Total Market Index - TRI, subject to tracking error.</li> <li>Investors looking to invest in India's growth potential and across sectors &amp; market caps in order to benefit from a well diversified portfolio with long term capital appreciation.</li> </ul>	<b>Scheme Riskometer</b>	<b>Benchmark Riskometer -</b>
	 <p>Investor understands that the risk is at Very High Risk</p>	<p>As per AMFI Tier 1 Benchmark: Nifty Total Market Index - TRI</p>  <p>Benchmark 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**

<b>Name of Mutual Fund</b>	<b>Groww Mutual Fund</b>
<b>Name of Asset Management Company</b>	<b>Groww Asset Management Limited</b> (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;
<b>Name of Trustee Company</b>	<b>Groww Trustee Limited</b> (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
<b>Corporate Office</b>	1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra Tele:+91 22 69744435
<b>Website</b>	<a href="http://www.growwmf.in">www.growwmf.in</a>

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 , Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.growwmf.in/downloads/sai>

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 November 28, 2024.

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**SECTION I**
**PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b>
I.	Name of the scheme	Groww Nifty Total Market Index Fund
II.	Category of the Scheme	Index Fund
III.	Scheme type	An open-ended scheme replicating/ tracking Nifty Total Market Index
IV.	Scheme code	GROW/O/O/EIN/23/09/0011
V.	Investment objective	<p>The investment objective of the scheme is to achieve a return equivalent to the Nifty Total Market Index-TRI subject to tracking error. This index is diversified throughout the Indian market across sectors and market caps and aims to benefit from India's economic growth.</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>
VI.	Liquidity       Listing details	<p>Open-ended. Purchases and redemptions at prices related to Applicable NAV, on each Business Day, commencing not later than 5 Business days from the date of allotment.</p> <p>The Mutual Fund shall transfer the redemption proceeds within three working days from the date of acceptance of the redemption or repurchase.</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	<ul style="list-style-type: none"> <li>As per AMFI Tier I benchmark Nifty Total Market Index (Total Return Index) Since the scheme is an index fund, the compositions are such that it is most suited for comparing performance of the Scheme.</li> </ul>
VIII.	NAV disclosure	<p>The NAVs of the Scheme will be calculated and updated on every Business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. The First NAV of the scheme shall be declared within 5 working days from the date of allotment. The NAVs shall also be updated on the website of the Groww Mutual Fund viz. <a href="https://www.growwmf.in/nav">https://www.growwmf.in/nav</a> by 11.00 p.m.</p> <p>Further Details in Section II.</p>

IX.	Applicable timelines	<p>Dispatch of redemption proceeds,</p> <ul style="list-style-type: none"> <li>The redemption or repurchase proceeds shall be dispatched to the unitholders within 03 working days from the date of redemption or repurchase.</li> <li>Dispatch of IDCW</li> </ul> <p>The IDCW warrants shall be dispatched to the unitholders within 07 working days from the record date</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 favour 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> <ul style="list-style-type: none"> <li>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</li> </ul>
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X	Plans and Options Plans/Options and sub options under the Scheme	<p>There will be two plans under the Scheme namely, Regular Plan and Direct Plan.</p> <p><b>Regular Plan:</b></p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p><b>Direct Plan:</b> This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p> <p>The portfolio of both plans will be unsegregated</p> <p>Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form “Groww Nifty Total Market Index Fund – Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p> <table border="1" data-bbox="613 1528 1578 1898"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2.</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3.</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4.</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5.</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6.</td> <td>Direct</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7.</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> </tbody> </table>	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 Plan	Direct Plan	4.	Mentioned	Direct	Direct Plan	5.	Direct	Not mentioned	Direct Plan	6.	Direct	Regular Plan	Direct Plan	7.	Mentioned	Regular Plan	Regular Plan
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5.	Direct	Not mentioned	Direct Plan																															
6.	Direct	Regular Plan	Direct Plan																															
7.	Mentioned	Regular Plan	Regular Plan																															

		8.	Mentioned	Not mentioned	Regular Plan
		For detailed disclosure on default plans and options, kindly refer SAI.			
XI.	Load Structure	Exit load: 0.25% if redeemed/ switched out within 7 Days from the date of allotment. Nil - if redeemed/ switched out after 7 Days from the date of allotment			
XII	Minimum Application Amount/switch in	<p><b>During NFO:</b> The Scheme has already been launched</p> <p><b>On continuous basis:</b> Rs. 100 and in multiples of Re. 1/- thereafter Minimum amount for Daily SIP facility shall be Rs 10/- and in multiples of Re 1/- thereof.</p> <p><b><u>Minimum balance to be maintained and consequences of non-maintenance.</u></b> The minimum balance to be maintained at all times under the Scheme shall be equal to the minimum redemption size under the Scheme. 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.</p>			
XIII	Minimum Additional Purchase Amount	Rs. 100 and in multiples of Re. 1 thereafter.			
XIV	Minimum Redemption/switch out amount	Minimum Redemption/switch out amount - The minimum redemption amount for all plans will be Rs.100/- and in multiples of Re.1/- and minimum units for redemption will be 1 unit and multiples of 0.001 units.			
XV	New Fund Offer Period	The Scheme has already been launched. The date of inception is October 23, 2023			
XVI	New Fund Offer Price:	The Scheme has already been launched			
XVI I.	Segregated portfolio/side pocketing disclosure	The provisions wrt segregated portfolio are inserted. For Details, kindly refer SAI			
XVI II	Swing pricing disclosure	Not applicable since it is an Index Scheme			
XI	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.</p> <p>The Fund Manager may engage in Stock Lending as per following limits:</p> <ul style="list-style-type: none"> <li>• Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.</li> <li>• Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party. Kindly refer SAI</li> </ul>			

XX	How to apply and 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 <a href="https://www.growwmf.in/downloads/kim">https://www.growwmf.in/downloads/kim</a> . 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><b>Bank Details:</b>          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><b>Where can applications for subscription/redemption/ switches be submitted:</b></p> <p>Applications can be made either by way of a "Regular Application or Transaction slip" along with a cheque/DD. The Mutual Fund may introduce other newer methods of application which will be notified as and when introduced. Investors should complete the Application Form and deliver it along with a cheque/draft (i.e. in case of "Regular Application") at any of the official points of acceptance of transactions listed below:          First time investments can be made only by way of duly filled in application form.          (1) At the Official points of acceptance of transactions as given on the back cover of this document.          (2) For investments through switch transactions, transaction slip with application forms can be submitted at the AMC branches and KFIN Investor Service Centres &amp; branches given in the last page.</p> <p>Redemption/Switch requests: Where Units under a Scheme are held under both Direct Plan and Regular Plan, investors should clearly mention the plan from which redemption/switch requests are to be processed. If the investor does not mention the plan then the application may be rejected.</p> <p>Details in section II</p>
XXI I.	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: <a href="https://smartodr.in/login">https://smartodr.in/login</a></p> <p><b>KFin Technologies Ltd.</b>          Selenium, Tower B,          Plot number 31 &amp; 32,          Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032.</p> <p>Investors can enquire about NAVs, Unit Holdings, Valuation, IDCWs, etc. or lodge any service request at 8050180222 or the investor care number +91 22 69744435 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 endeavor 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          Investor Support Email Id – <a href="mailto:support@growwmf.in">support@growwmf.in</a></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, Tele- +91 22 69744435 Email: <a href="mailto:iro@growwmf.in">iro@growwmf.in</a></p>
XXI II	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	It is an open-ended Index Fund, hence not applicable



XXI V	Special product/facility available during the NFO and on ongoing basis	<p>The Special Products / Facilities available under the Scheme, are:</p> <ul style="list-style-type: none"> <li>• Systematic Investment Plan [SIP]</li> <li>• Systematic Transfer Plan[STP]</li> <li>• Systematic Withdrawal Plan[SWP]</li> <li>• IDCW Sweep Facility</li> <li>• Transactions by Fax/ Email</li> <li>• Transactions through Electronic Mode</li> <li>• K-TRACK' for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch</li> <li>• Transactions through Stock Exchange Platform for Mutual Funds</li> <li>• Transactions Through MF Utility ("MFU")</li> <li>• Registration of Multiple Bank Accounts in respect of an Investor Folio</li> <li>• MF Central as Official Point of Acceptance of Transactions (OPAT)</li> </ul> <p><u>Systematic Investment Plan (SIP):</u>          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. The conditions for investing in SIP will be as follows:</p> <p><u>SIP Frequency : Weekly, Monthly and Quarterly:</u>          Minimum SIP instalment amount: Weekly &amp; Monthly: Rs. 100/- and in multiples of Re.1/- thereafter and Quarterly: Rs. 300/- and in multiples of Re.1/- thereafter</p> <p><u>Minimum No. of SIP instalments :</u> monthly - 12 instalments, quarterly – 4 instalments [including the first SIP cheque];          SIP Dates: Any day between 1st and 28th of the month/of any month in the quarter.</p> <p><u>Registration period:</u> There must be at least 30 days between the first SIP cheque and subsequent due date of Auto Debit [NACH clearing];          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"> <li>• SIP auto debit period: The SIP auto debit will continue till 5 years.</li> <li>• SIP date: 15th of the month (commencing 30 days after the first SIP instalment date); and</li> <li>• SIP frequency: Monthly</li> </ul> <p>The load structure prevailing at the time of submission of the SIP application [whether fresh or extension] will apply for all the instalments indicated in such application;          All the cheques/ payment instructions [including the first cheque/payment instruction] shall be of equal amounts in case of SIP applications;          Investors may also choose to invest any lump sum amount along with the first SIP instalment by way of a single cheque/ payment instruction.          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 02 working 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 Instalments</p>
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	<p>out of a continuous series of Instalments submitted at the time of initiating a SIP), the AMC reserves the right to discontinue the SIP.</p> <p><u>Systematic Transfer Plan (STP)</u></p> <p>This facility enables unitholders to transfer a fixed specified amount from one open-ended scheme of the Fund (source scheme) to another open-ended scheme of the Fund (target scheme), in existence at the time of availing the facility of STP, at applicable NAV, subject to the minimum investment criteria of the target scheme. Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals. Investors could also opt for STP from an existing account by quoting their account / folio number. However, units marked under lien or pledged in the source scheme shall not be eligible for STP.</p> <p>The conditions for investing in STP will be as follows:        STP Frequency : Daily, Weekly, Monthly and Quarterly;        Minimum STP instalment amount: Rs. 500/- per instalment and in multiples of Re.1/- thereafter for Daily/ Weekly/ Monthly/ Quarterly;        Minimum No. of STP instalments        Daily - 4 instalments        Weekly - 4 instalments        Monthly - 4 instalments        Quarterly - 4 instalments</p> <p><u>STP Dates:</u>        Weekly option - On every Friday of the week        Monthly/ Quarterly option – 2nd, 8th, 15th or 23rd of the month/ of any month in the quarter        Registration period: A minimum period of 8 business days shall be required for registration under STP.        The default options (where the period, frequency and STP date are not indicated) will be as follows:        • STP period: 12 instalments.        • STP date: 15th of every month; and        • STP frequency: Monthly</p> <p>Unitholder may change the amount (but not below the minimum specified amount) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 8 business days prior to next STP execution date. Units will be allotted/ redeemed at the applicable NAV of the respective dates of the Scheme on which such investments/withdrawals are sought from the Scheme. The STP may be terminated on a written notice of 8 business days by a unitholder of the Scheme. The STP will be automatically terminated if all units are liquidated or withdrawn from the source scheme or pledged or upon receipt of intimation of death of the unitholder.</p> <p><u>Systematic Withdrawal Plan (SWP)</u></p> <p>This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) by redemption of units in the unitholder's account at regular intervals through a one-time request.        The conditions for investing in SWP will be as follows:        SWP Frequency : Monthly; Quarterly</p>
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	<p>Minimum SWP instalment amount: Monthly: Rs. 500/- and in multiples of Re.1/- thereafter;</p> <p>Minimum No. of SWP instalments : monthly - 12 instalments [including the first SWP];Rs.1,500/- 4 for quarterly frequency</p> <p>SWP Dates: 2nd, 8th, 15th or 23rd of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme).</p> <p><u>Registration period:</u> A minimum period of 8 calendar days shall be required for registration under SWP.</p> <p>The default options (where the period, frequency and SWP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> <li>• SWP period: The SWP will continue till 5 years.</li> </ul> <p>SWP frequency : Monthly</p> <ul style="list-style-type: none"> <li>• SWP date: 8th of every month.</li> </ul> <p>Unit holder may change the amount (but not below the minimum specified amount) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 8 calendar days prior to next SWP execution date.</p> <p>The SWP may be terminated on a written notice of 8 calendar days by a unitholder of the Scheme. SWP will be automatically terminated if all units are liquidated or withdrawn from the Scheme or pledged or upon receipt of intimation of death of the unitholder.</p> <p><u>IDCW Sweep Facility</u></p> <p>IDCW Sweep facility shall be in addition to the existing IDCW Payout and IDCW Reinvestment 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 into any other Schemes (Target Scheme) of Groww 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.</p> <p>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/ IDCW Sweep Facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time.</p> <p><b><u>Transactions by Fax/ Email:</u></b></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 and /or liable in any manner whatsoever), accept and process any application, supporting documents and /or instructions submitted by an investor/ Unit holder</p>
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	<p>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><b><u>Transactions through Electronic Mode:</u></b></p> <p>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 web sites 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>Introduction of additional facility ‘K-TRACK’ for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch:</p> <p>Investor may take note of additional facility for transaction in Groww Mutual Fund through K-TRACK; mobile application provided by KFin Technologies Limited</p> <p>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><b><u>Transactions through Stock Exchange Platform for Mutual Funds</u></b></p> <ul style="list-style-type: none"> <li>- 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 in physical (non-demat) mode and/or demat (electronic) mode.</li> <li>- 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.</li> <li>- Non-demat transactions are also permitted through stock exchange platform.</li> <li>- 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.</li> </ul> <p><b><u>Transactions Through MF Utility ("MFU"):</u></b></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</p>
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	<p>("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 (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 <a href="http://www.mfuindia.com">www.mfuindia.com</a> 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 <a href="http://www.mfuonline.com">www.mfuonline.com</a> 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><u>The key features of MFU are:</u></p> <ol style="list-style-type: none"> <li>1. Investors will be required to obtain Common Account Number ("CAN") for transacting through MFU.</li> <li>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.</li> <li>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.</li> <li>4. Currently, the transactions facilitated through MFU for the investors are:       <ol style="list-style-type: none"> <li>(i) CAN registration;</li> <li>(ii) Submission of documents to KRAs for KYC Registration;</li> <li>(iii) Financial transactions like Purchases, Redemptions and Switches, Registration of Systematic Transactions like Systematic Investments (SIP) using a single Mandate, Systematic Withdrawals (SWP) and Systematic Transfers (STP);</li> <li>(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.</li> </ol> </li> <li>5. The CRF and other relevant forms for transacting through MFU can be downloaded from MFUI website at <a href="http://www.mfuindia.com">www.mfuindia.com</a> or can be obtained from MFUI POS.</li> <li>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.</li> <li>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 <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>. Investors of the Fund can also get in touch with Investor Service Centres (ISCs) of the AMC to know more about MFU.</li> <li>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.</li> </ol> <p>The transactions carried out through MFU shall be subject to the terms &amp;</p>
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	<p>conditions as may be stipulated by MFUI / Fund / the AMC from time to time. The terms &amp; 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: 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        Bank statement or copy of Bank Pass Book page with the Investor's Bank Account number, name and address.</p> <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> <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. 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:</p> <ol style="list-style-type: none"> <li>Investors shall submit duly filled in "Non-Financial Transaction Form &amp; Multiple Bank Accounts Registration Form" along with the prescribed documents at any of the AMC branches / ISCs of Kfin.</li> <li>Any unregistered bank account or a new bank account forming part of redemption request shall not be processed.</li> <li>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 03 working days from the date of receipt of redemption request.</li> <li>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.</li> <li>In case, the request for change in bank account information being invalid /</li> </ol>
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	<p>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><b>Change of Address:</b></p> <p>For change of address, Investors should fill ‘KYC change form’ and submit it to any KYC Registration Agency (KRA) along with following documents:</p> <ul style="list-style-type: none"> <li>• Proof of new address (POA) and</li> <li>• Any other document/ form that the KRA may specify from time to time.</li> </ul> <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 &amp; POI mentioned in paragraph 16.2.4.4(b) of SEBI Master Circular dated June 27, 2024 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 (ties) at a later date subject to prevailing SEBI Guidelines and Regulations.</p> <p><u>Through Cash Payment:</u></p> <p>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.</p> <p><b>MFCentral as Official Point of Acceptance of Transactions (OPAT):</b></p> <p>Pursuant to paragraph 16.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, 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&amp;Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> 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 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>
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XX V.	Weblink	An investor can visit <a href="https://www.growwmf.in/downloads/expense-ratio">https://www.growwmf.in/downloads/expense-ratio</a> weblink for TER of last 6 months and <a href="https://www.growwmf.in/downloads/fact-sheet">https://www.growwmf.in/downloads/fact-sheet</a> weblink for scheme factsheet.
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## DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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 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 Nifty Total Market Index 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

Sd/-

Date: November 28, 2024

Place: Mumbai

Name: Hemal Zaveri

Designation: Compliance Office



## 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 allocations (% of total assets)	
	Minimum	Maximum
Equities and equity related securities covered by Nifty Total Market Index	95%	100%
Debt & Money Market Instruments#	0%	5%

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

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

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

- (a) Not more than 20% of the net assets can generally be deployed in Stock Lending
- (b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker. Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period which shall not exceed 7 calendar days. The exposure to derivatives will be rebalanced to align with the underlying index changes in weights or constituents. The notional exposure of the Scheme in Derivative instruments shall be restricted to 50% of the net assets of the Scheme. This will also include various derivative and hedging products to reduce the risk of the portfolio, in the manner permitted by SEBI from time to time. Index futures/options are meant to be an efficient way of buying/selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. It can help in reducing the Tracking Error in the Scheme. Index futures/options may avoid the need for trading in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the individual stocks. Index futures/options can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares comprising the underlying index and will be easy to settle compared to a physical portfolio of shares representing the underlying index. In case of investments in index futures/options, the risk/reward would be the same as investments in a portfolio of shares representing an index. However, there may be a cost attached to buying an index future/option.

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

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

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of paragraph 12.16 of SEBI Master circular for Mutual Funds dated June 27, 2024 . Further, the Scheme may for meeting liquidity requirements invest in units of money market/liquid schemes of Groww Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The AMC shall not charge any investment management fees with respect to such investment. In case of any deviation from the above asset allocation, the portfolio shall be rebalanced within 7 Calendar Days to ensure adherence to the above norms. In the event of involuntary corporate action, the Scheme shall dispose of the security not forming part of the underlying index within 7 Calendar Days from the date of allotment/ listing. In case of change in constituents of the index due to periodic review, the portfolio of the scheme shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	20%	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
2.	Equity Derivatives for non hedging purposes	50%	Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
3.	Securitized Debt	0%	Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024
4.	Overseas Securities	0%	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
5.	ReITS and InVITS	0%	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
6.	AT1 and AT2 Bonds	0%	Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
7.	Any other instrument	0%	-

The scheme will not invest in instruments having special features as stated in paragraph 4.4.4 of SEBI Master circular for Mutual Funds dated June 27, 2024 as amended from time to time.

The scheme will not invest in:

- credit default swaps,
- Debt Instruments having Structured Obligations / Credit Enhancements
- ADR, GDR or Overseas securities,

- securities lending,
- short selling,
- Repo on Corporate Bonds,
- Commodity Derivatives,
- Debt Derivatives instrument
- REIT & InVIT Instruments and
- securitized debt instruments.

As per paragraph 3.4 of SEBI Master circular for Mutual Funds dated June 27, 2024, in order to address the risk related to portfolio concentration in the Scheme, the underlying index for this scheme shall comply with the following:

- a) The index shall have a minimum of 10 stocks as its constituents.
- b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
- d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

Accordingly, the underlying Index shall ensure that such index complies with the aforesaid norms.

For residual portion of 5% in asset allocation, apart from the investment restrictions prescribed under SEBI (MF) Regulations, the scheme follows certain internal norms vis-à-vis limiting exposure to a particular issuer or sector, etc within the mentioned restrictions, and these are subject to review from time to time.

### **Change in Asset Allocation Pattern**

The Scheme in general, will hold all the securities that constitute the underlying Index in the same proportion as the index. Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances such tracking error is not expected to exceed 2% p.a for daily 12 month rolling return. However, in case of events like, IDCW received from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. Since the Scheme is an index fund, it will endeavour that at no point of time the Scheme will deviate from the index.

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders.

### **Portfolio Rebalancing:**

Pursuant to paragraph 3.5.3.11 of SEBI Master circular for Mutual Funds dated June 27, 2024 and circulars issued thereunder, in case of change in constituents of the index due to periodic review, the portfolio of the scheme will be rebalanced within 7 calendar days.

### **Short term defensive consideration:**

As per paragraph 1.14.1.2 of SEBI Master circular for Mutual Funds dated June 27, 2024 and in line with SEBI clarification letter dated June 29, 2022, such changes in the investment pattern will be for short term and for defensive consideration only. The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 calendar days from the date of occurrence of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued by time to time. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes.

**Portfolio rebalancing in case of passive breach:**

In line with paragraph 3.5 of SEBI Master circular for Mutual Funds dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. However the same will be rectified at the earliest opportunity as may be available, but not later than 7 calendar days, to minimize the tracking error.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulations

**B. WHERE WILL THE SCHEME INVEST?**

The Scheme shall invest in the following securities as per the limits specified in the asset allocation table of Scheme, subject to SEBI (MF) Regulations.

**Equity and Equity Related Instruments:**

The Scheme would invest in stocks constituting the Nifty Total Market Index in the similar proportion (weightage) as in the Index and endeavor to track the benchmark index. The Scheme may take derivatives position in circumstances as mentioned under the Section “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?” upto 20% of the net assets of the Scheme.

**Debt & Money Market Instruments:** The Scheme will invest in debt and money market instruments. It retains the flexibility to invest across all the securities in the debt and money markets.

Debt securities and Money Market Instruments will include but will not be limited to:

- A. Securities created and issued by the Central and State Governments as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- B. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- C. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- D. Corporate debt (of both public and private sector undertakings). Money market instruments permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- E. Certificate of Deposits (CDs).
- F. Commercial Paper (CPs). A part of the net assets may be invested in the Triparty Repo Dealing System (TREPS) or in an alternative investment as may be provided by RBI to meet the liquidity requirements.
- G. The non-convertible part of convertible securities.
- H. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time subject to necessary approvals from SEBI, if any.
- I. Any other instruments/securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorized to carry out such activity, such as CRISIL, ICRA, CARE, FITCH, etc. The securities may be

acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offer or negotiated deals.

Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed, in lines with paragraph 12.30 of SEBI Master circular for Mutual Funds dated June 27, 2024.

**Investment in Derivatives:** The Scheme may take derivatives positions based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme. Derivatives can be traded over the exchange or can be structured between two counterparties. Those transacted over the exchange are called Exchange Traded derivatives whereas the other category is referred to as OTC (Over the Counter) derivatives.

**Options:** An option is a contract which provides the buyer of the option (also called the holder) the right, without the obligation, to buy or sell a specified asset at an agreed price on or upto a particular date. For acquiring this right the buyer has to pay a premium to the seller. The seller on the other hand has the obligation to buy or sell that specified asset at the agreed price. The premium is determined by considering a number of factors such as the underlying asset's market price, the number of days to expiration, strike price of the option, the volatility of the underlying asset and the risk-less rate of return. The strike price, the expiration date and the market lots are specified by the exchanges. An option contract may be of two kinds, viz., a call option or a put option. An option that provides the buyer the right to buy is a call option. The buyer of the call option (known as the holder of the option) can call upon the seller of the option (known as writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry date of the option. The seller of the option has to fulfill the obligation on exercise of the option. The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price. Options are of two types: European and American. In a European option, the holder of the option can only exercise his right on the date of expiration. In an American option, he can exercise this right anytime between the purchase date and the expiration date.

### **Index Future**

The Mutual Fund's position limit in all index futures contracts on a particular underlying index shall be as per the regulations.

This limit would be applicable on open positions in all futures contracts on a particular underlying index.

## **C. WHAT ARE THE INVESTMENT STRATEGIES?**

### **Equity**

The Scheme will be managed passively with investments in stocks in a proportion to the weights of these stocks in the Nifty Total Market Index. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, considering the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme.

The designated Fund manager of the scheme will be responsible for taking the day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions.

The Scheme shall be benchmarked to Nifty Total Market Index - TRI.

Since the scheme is an index fund, the compositions of the benchmark are such that it is most suited for comparing performance of the Scheme.

In case of investments in debt instruments, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, the investment team of the AMC will carry out requisite credit evaluation of the securities. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time. In case a debt instrument is not rated, prior approval of the Board of Directors of Trustee and the AMC will be obtained for such an investment.

The Scheme may invest in other Scheme managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-Scheme investment made by all Schemes of Groww Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Groww Mutual Fund.

## PORTFOLIO TURNOVER

Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Nifty Total Market Index-TRI. However, it will be the endeavor of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

### D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme shall be benchmarked to Nifty Total Market Index - TRI. Since the scheme is an index fund, the compositions are such that it is most suited for comparing performance of the Scheme.

### E. WHO MANAGES THE SCHEME?

The Fund Manager of the Scheme is Mr. Abhishek Jain, his particulars are given below:

Fund Manager	Tenure of managing the Scheme
Mr. Abhishek Jain	Managing Fund since January 03, 2024

Name of the Fund Manager	Age	Education Qualification	Experience	Other Schemes managed by the Fund Manager
Mr. Abhishek Jain, Dealer & Fund	39 years	BA, Chartered Accountant	Mr Abhishek Jain has 12 years of experience in Equity Market. Prior to joining GMF he was associated with	<ul style="list-style-type: none"> <li>Groww Nifty Smallcap Index 250 Index Fund; and</li> </ul>

Manager (Equity)			Edelweiss Tokio Life Insurance as a Senior Dealer. He has also worked in Acko General Insurance and Shriram Asset Management Co Ltd.	<ul style="list-style-type: none"> <li>• Groww Nifty Non-Cyclical Index Fund</li> <li>• Groww Nifty EV &amp; New Age Automotive ETF</li> <li>• Groww Nifty EV &amp; New Age Automotive ETF FOF</li> <li>• Groww Nifty India Defence ETF</li> <li>• Groww Nifty India Defence ETF FOF</li> </ul>
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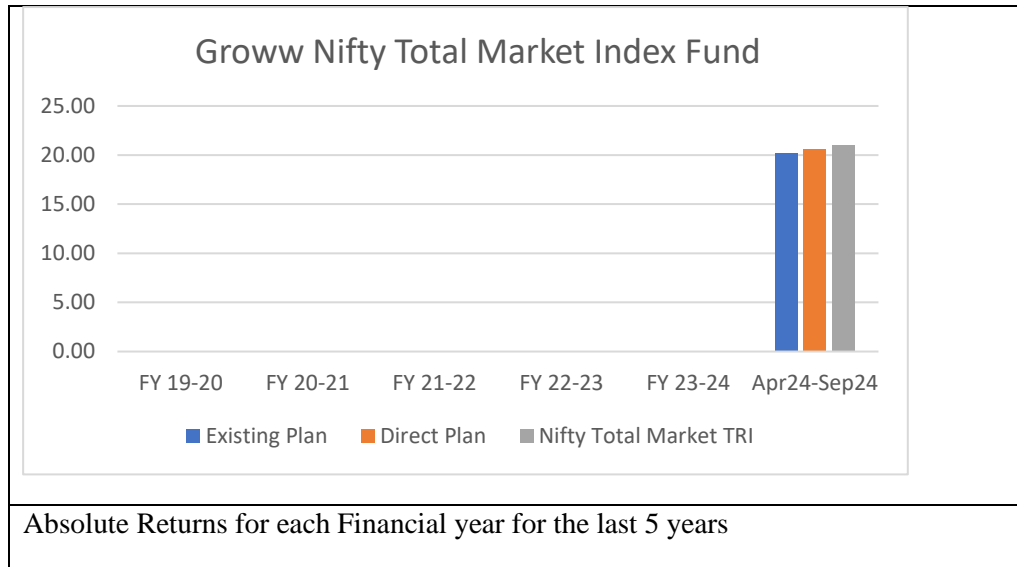
**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

For detailed comparative table of the aforesaid schemes, please click here <https://www.growwmf.in/downloads/sid>

**G. HOW HAS THE SCHEME PERFORMED (if applicable)**

Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %
Returns for last 1 year	N.A.	N.A.	N.A.
Returns for last 3 year	N.A.	N.A.	N.A.
Returns for last 5 year	N.A.	N.A.	N.A.
Returns since inception	43.40	44.43	45.49





## 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> and <https://www.growwmf.in/financials/half-yearly-unaudited>
- iv. Portfolio Turnover: 0.15
- v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (Rs)
		Units	NAV per unit	
1.	Concerned scheme's Fund Manager(s)	Units	NAV per unit	Nil
		Nil	Nil	

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 NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Schedule VIII of the Regulations, or such norms as may be prescribed by SEBI from time to time.

All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. For this purpose, major expenses like management fees and other periodic expenses would be accrued on a day to day basis. The minor expenses and income will be accrued on a periodic basis, provided the nondaily accrual does not affect the NAV calculations by more than 1%.

Any changes in securities and in the number of units be recorded in the books not later than the first valuation date following the date of transaction. If this is not possible given the frequency of the Net Asset Value disclosure, the recording may be delayed upto a period of seven days following the date of the transaction, provided that as a result of the non-recording, the Net Asset Value calculations shall not be affected by more than 1%.

In case the Net Asset Value of a scheme differs by more than 1%, due to non - recording of the transactions, the investors or scheme/s as the case may be, shall be paid the difference in amount as follows:-

(i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.

(ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, asset management company shall pay the difference in amount to the scheme. The asset management company may recover the difference from the investors.

NAV of units under the Scheme shall be calculated as shown below:

NAV (Rs.) =

Market or Fair Value of Scheme's investments	+	Current Assets including Accrued Income	-	Current Liabilities and Provisions including accrued expenses
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#### No. of Units outstanding under Scheme

The NAV of the Scheme will be calculated upto four decimal places and will be declared on each business day. The valuation of the Scheme's assets and calculation of the Scheme's NAV shall be subject to audit on an annual basis and shall be subject to such regulations as may be prescribed by SEBI from time to time.

Illustration:

Assume that the Market or Fair Value of Scheme's investments is Rs. 1,00,00,000; Current asset of the scheme is Rs. 25,00,000; Current Liabilities and Provisions is Rs. 15,00,000 and the No. of Units outstanding under the scheme are 5,00,000. Thus, the NAV will be calculated as:

$$\text{NAV} = \frac{10000000 + 2500000 - 1500000}{500000} = 22.0000$$

Therefore, the NAV of the scheme is Rs. 22.0000

Further, all the requirements specified in paragraph 3.6 of SEBI Master circular dated June 27, 2024 related to “Passive Funds” have been complied with and relevant disclosures stipulated in the said circular has been duly incorporated in the SID.

The repurchase price of an open ended scheme shall not be lower than 95% of the NAV.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI

### **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 were 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 1.00 % 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.

<b>Expense Head</b>	<b>% p.a. of daily Net Assets* (Estimated p.a.)</b>
Investment Management & Advisory Fee	Upto 1.00%
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	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	<b>Upto 1.00%</b>
Additional expenses under Regulations 52(6A)(c)	0.5%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

^ In terms of paragraph 10.1.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC / Mutual Fund shall annually set apart at least 1 basis points (i.e., 0.01%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

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

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

At least 0.10% of the TER is charged towards distribution expenses/ commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above-mentioned distribution expenses/ commission (at least 0.10%) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Option is 1.00% p.a., the TER of the Direct Option would not exceed 0.90% p.a.

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

a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.

Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.

- b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
- c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

#### Illustration in returns between Regular and Direct Plan

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

#### TER for the Segregated Portfolio

- The AMC will not charge investment and advisory fees on Segregated Portfolio. However, TER (excluding the investment and advisory fees) may be charged, on a pro-rata basis only upon recovery of the investments in Segregated Portfolio.
- The TER levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the Main Portfolio (in % terms) of the scheme(s) during the period for which Segregated Portfolio was in existence.
- The legal charges related to recovery of the investments of the Segregated Portfolio may be charged to the Segregated Portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the Main Portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.

The costs related to Segregated Portfolio shall in no case be charged to the Main Portfolio

#### Disclosure on Goods & Services Tax:

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense.

Further, with respect to Goods & Services Tax on other than management and advisory fees:

- Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme.
- Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund [www.growwmf.in](http://www.growwmf.in) (Home>Total Expense Ratio of Mutual Fund Schemes). Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.

As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.

#### **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 (<https://www.growwmf.in/downloads/fact-sheet>) or may call at (*toll free no. 80501 80222.*) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit	0.25% if redeemed/ switched out within 7 Days from the date of allotment. Nil - if redeemed/ switched out after 7 Days from the date of allotment

## SECTION II

### I. Introduction

#### A. **Definitions:**

For detailed description please click the link: <https://www.growwmf.in/downloads/sid>

#### B. Risk factors

##### **i. Scheme Specific Risk Factors & Special Considerations**

- The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- Mutual Funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the schemes. The various factors which impact the value of scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the underlying instruments, settlements periods, trading volumes etc. and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Accordingly, redemption of Units held by such funds, affiliates/associates and Sponsors might have an adverse impact on the Units of the Scheme because the timing of such redemption may impact the ability of other Unitholders to redeem their Units. Further, as per the Regulation, in case the AMC invests in any of the schemes managed by it, it shall not be entitled to charge any fees on such investments.
- Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- The Scheme attempts to track the respective indices and it would invest in the securities included in its Underlying indices regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets.
- Performance of the Nifty Total Market Index - TRI will have a direct bearing on the performance of the scheme. In the event the Nifty Total Market Index - TRI is dissolved or is withdrawn by NSE Indices Limited (NSEIL) or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective scheme so as track a different and suitable index or to suspend tracking the Nifty Total Market Index - TRI till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.
- Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty Total Market Index - TRI or one or more securities covered by / included in the Nifty Total Market Index – TRI and may arise from a variety of factors including but not limited to, any delay in

the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of Income Distribution cum Capital Withdrawal, etc.

- The Indices reflect the prices of securities at a point in time, which is the price at close of business day on National Stock Exchange of India Limited (NSE). The scheme however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trade may not be identical to the closing price of each scrip on that day on the NSE. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance, from NSE closing prices.
- NSEIL undertakes periodic reviews of the securities that are represented in the Nifty Total Market Index and from time to time may exclude existing securities or include new ones. In such an event, the scheme will endeavor to reallocate its portfolio to mirror the changes. However, the reallocation process may not occur instantaneously and permit precise mirroring of the Nifty Total Market Index during this period.
- The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
- Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
- Being an open-ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet ongoing redemptions. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to: circuit filters in the securities, liquidity and volatility in security prices.
- Due to the reasons mentioned above and other reasons that may arise, it is expected that the scheme may have a tracking error not exceeding 2% per annum. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMC, the tracking error may exceed 2% and the same will be intimated to the Trustees with corrective actions taken by the AMC, if any.
- In case of investments in derivatives like index futures, the risk reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively new market.

### **Risk specific to investing in securities forming part of Nifty Total Market Index and risks:-**

Groww Nifty Total Market Index Fund is passively a managed Index Scheme i.e. the amount collected under the scheme is invested in securities of companies comprising the underlying index in the same weightages as they have in the underlying index. The composition of the underlying index is subject to changes that may be affected periodically by the Index Service Provider. Performance of the underlying index will have a direct bearing on the performance of the scheme. The extent of the Tracking error may have an impact on the performance of the scheme.

The index methodology may be changed by the index provider in future due to several externalities. The change in the methodology of the index may affect the future portfolio and/or performance of the index and the scheme.

### **Risks associated with Capital Markets or Equity Markets, (i.e. Markets in which Equity Shares or Equity oriented instruments are issued and traded)**

Investments in the equity shares of the Companies constituting the Underlying Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macro-economic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.



The Scheme would invest in the securities comprising the Underlying Index in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Underlying Index would be applicable to the Scheme. The Underlying Index has its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The Fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Fund would not select securities in which it wants to invest but is guided by the Underlying Index. As such the Scheme is not actively managed but is passively managed.

While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general.

Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.

**Price fluctuations and Volatility:** Mutual Funds, like securities investments, are subject to market and other risks and there can be neither a guarantee against loss resulting from an investment in the Scheme nor any assurance that the objective of the Scheme will be achieved. The NAV of the Units issued under the Scheme can go up or down because of various factors that affect the capital market in general, such as, but not limited to, changes in interest rates, government policy and volatility in the capital markets. Pressure on the exchange rate of the Rupee may also affect security prices.

- **Concentration / Sector Risk:** When a Mutual Fund Scheme, by mandate, restricts its investments only to a particular sector; there arises a risk called concentration risk. If the sector, for any reason, fails to perform, the portfolio value will plummet and the Investment Manager will not be able to diversify the investment in any other sector. Investments under this scheme will be in equity or equity related stocks spanning across the selected theme. Hence the concentration risks could be high.

- **Liquidity Risks:** Liquidity in Equity investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities. These factors can also affect the time taken by GMF for redemption of Units, which could be significant in the event of receipt of a very large number of redemption requests or very large value redemption requests. In view of this, redemption may be limited or suspended after approval from the Boards of Directors of the AMC and the Trustee, under certain circumstances as described in the Statement of Additional Information

**Risk associated with Debt & Money Market Instruments**

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments 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 is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme(s) has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme(s) would invest as given in the scheme information document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- **Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Basis Risk (Interest - rate movement):** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favorably leading to fluctuation in the NAV.
- **Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.
- **Other Risk:** In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

### **Risks associated with investing in TREPS Segments**

The mutual fund is a member of securities and TREPS segment of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in TREPS segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

### **Risk factors with investing in Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager 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. As and when the Scheme trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand.

Derivative products are specialized instruments that require investment techniques and risk analyses 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. Derivatives require 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. 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 specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- Lack of opportunity available in the market;
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

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.

#### **Risk factors associated with Creation of Segregated Portfolio**

1. Investor holding units of Segregated Portfolio may not be able to liquidate their holding till recovery of money from the issuer.
2. Security comprising Segregated Portfolio may not realise any value.
3. Listing of units of Segregated Portfolio on recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

### **C. RISK MITIGATION STRATEGIES**

**Risk mitigation measures for portfolio volatility and portfolio concentration:** Index Fund being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager decisions. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme.

**Risk mitigation measures for managing liquidity:** As per data from NSE more than half of market liquidity remains in the index. Therefore, the scheme does not envisage liquidity issues. The scheme may take exposure to equity derivatives of the index itself or its constituent stocks, when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

#### **Trading through mutual fund trading platforms of BSE and/ or NSE**

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

## **II. INFORMATION ABOUT THE SCHEME:**

A. Where will the scheme invest –

Please refer Section I of the document to know in detail description of the instruments (including overview of debt markets in India, if applicable)

B. What are the investment restrictions?

Pursuant to Regulations, specifically the Seventh schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1) 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 Fund dated June 27, 2024 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.

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.

2) The Scheme shall not invest more than 10% of its NAV in un-rated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investments shall be made with the prior approval of the Trustee and Board of AMC.

3) The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund (restricted to only debt and liquid funds) without charging any fees, provided the aggregate inter-scheme investment made by all the 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.

4) The scheme shall not make any investment in

- i) Any unlisted security of an associate or group company of the sponsor
- ii) Any security issued by way of private placement by an associate or group company of the sponsor; or
- iii) The listed securities of group companies of the sponsor which in excess of 25% of net assets.

- 5) The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 6) Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
- i) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
  - ii) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
  - iii) IST purchases would be allowed subject to guidelines as specified in paragraph 12.30 of SEBI Master Circular for Mutual Fund dated June 27, 2024.
- 7) The 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:
- 8) The Mutual Fund may enter into Derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
- 9) The sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.
- 10) The Scheme shall not make any investment in any fund of funds scheme.
- 11) Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, in accordance with paragraph 12.16 of SEBI Master Circular for Mutual Fund dated June 27, 2024 as may be amended from time to time:
- 11.1. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:
- 11.2. “Short Term” for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
- 11.3. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- 11.4. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- 11.5. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- 11.6. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme.
- However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market.
- 12) The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest and/or IDCW to the Unit holder. The Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

13) As per paragraph 12.9.1 of SEBI Master Circular for Mutual Fund dated June 27, 2024, 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.

For the purpose of identifying sector, AMFI sector definitions shall be referred to. For unlisted / non traded securities, where sector classification does not exist, AMC will have the discretion to decide the classification as per their best judgment.

The Schemes will comply with the other Regulations applicable to the investments of Mutual Funds from time to time. All the investment restrictions will be applicable at the time of making investments.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

14. 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 12.1.1. of SEBI Master Circular for Mutual Fund dated June 27, 2024 regarding investment in Debt and Money Market Instruments, as amended from time to time, to the extent applicable to the Scheme.

15. The Scheme shall invest in Debt instruments having Structured Obligations/ Credit Enhancements in accordance with provisions of paragraph 12.3 of SEBI Master Circular for Mutual Fund dated June 27, 2024 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.

16. 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.

### 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 June 27, 2024:

#### (i) Type of a scheme

An open-ended scheme replicating/ tracking Nifty Total Market Index

#### (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:

**Liquidity provisions such as listing, repurchase, redemption** - Please refer to the Part I

**Aggregate fees and expenses charged to the scheme:** Please refer to the section Part III Other details

**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 June 27, 2024 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 at least 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 are mentioned below:

**Index service provider:**

NSE Indices Limited (Formerly known as India Index Services & Products Limited-IISL), a subsidiary of National Stock Exchange of India Limited was setup in May 1998 to provide a variety of indices and index related services and products for the Indian capital markets. NSE Indices Ltd. pools the index development efforts of NSE into a coordinated whole - India's first specialised company focused upon the index as a core product. It owns and manages a portfolio of over 400 indices under the Nifty brand as of September 30, 2024, including NIFTY 50. Nifty indices served as the benchmark index for 163 ETFs and 180 Index Funds in India. In International markets, there are 19 ETFs and 11 Index Funds tracking Nifty indices as of September 30, 2024. Derivatives benchmarked to Nifty indices are also available for trading on NSE and NSE International Exchange IFSC Limited (NSE IX) as of September 30, 2024. (Source: <https://www.niftyindices.com/about-us>).

**Disclaimer for Groww Nifty Total Market Index Fund** – The Groww Nifty Total Market Index Fund (“The Product”) is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (“IISL”). NSE INDICES LIMITED does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Groww Nifty Total Market Index Fund to track general stock market performance in India. The relationship of NSE INDICES LIMITED to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE INDICES LIMITED without regard to the Issuer or the Product(s).

NSE INDICES LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Groww Nifty Total Market Index Fund. NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Groww Nifty Total Market Index Fund or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Groww Nifty Total Market Index Fund or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

**Impact cost of the constituents:** Stocks forming part/going to form part of NIFTY 500 Index and Nifty Microcap 250 Index are considered as eligible universe for stock selection for Nifty Total Market Index - TRI.

In terms of paragraph 3.4 of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the Index shall comply with the following portfolio concentration norms:

Weights of each stock in these indices will be calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weights of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

This means that at the time of rebalancing of the index, no single constituent shall have weightage of more than maximum capping limits as stated above. The capping factor of stocks is realigned upon replacement of scrips in the index and on a quarterly basis on the last trading day of March, June, September and December by taking into account closing prices as on T-3 basis, where T day is last trading day of March, June, September and December.

In the event of weight realignment, capping factors will be calculated for all constituents (for capped indices) whose uncapped weight is greater than maximum capping limits as stated above. Weightage of such constituents may increase beyond maximum capping limit between the rebalancing periods depending on the price movement. The capping factor is calculated considering the closing prices of the index constituents 3 trading days (T-3) prior to the effective date (T day) of the changes for all constituents.

#### **Index eligibility criteria:**

The index will include all the stocks of Nifty 500 and Nifty Microcap 250 Indices at every point in time

Index reconstitution will be aligned with the rebalancing of Nifty 500 and Nifty Microcap 250 Indices and will done on a semiannual basis and made effective from the last trading day of March and September, using 6 month ended average data for January and July respectively

Index is reconstituted on a semi-annual basis in March and September.

#### **Index methodology:**

Nifty Total Market Index aims to track the performance of 750 stocks covering large, mid, small and microcap segments via a single index. Stocks that are part of Nifty 500 index and Nifty Microcap 250 index form part of the Nifty Total Market index. Stock's weight is based on its free-float market capitalization.

Index constituents as on September 30, 2024 -

<b>Company Name</b>	<b>Weightage</b>
360 ONE WAM LTD.	0.06997
3M INDIA LTD.	0.046334
AADHAR HOUSING FINANCE LTD.	0.018623
AARTI DRUGS LTD.	0.008673
AARTI INDUSTRIES LTD.	0.056983
AARTI PHARMALABS LTD.	0.014919
AAVAS FINANCIERS LTD.	0.050433
ABB INDIA LTD.	0.204826
ABBOTT INDIA LTD.	0.073901



ADITYA BIRLA CAPITAL LTD.	0.081964
ADITYA BIRLA FASHION AND RETAIL LTD.	0.067774
ADITYA BIRLA SUN LIFE AMC LTD.	0.025193
ACC LTD.	0.08297
ACTION CONSTRUCTION EQUIPMENT LTD.	0.027729
ARCHEAN CHEMICAL INDUSTRIES LTD.	0.020113
ADANI ENERGY SOLUTIONS LTD.	0.179299
ADANI ENTERPRISES LTD.	0.358353
ADANI GREEN ENERGY LTD.	0.332943
ADANI PORTS AND SPECIAL ECONOMIC ZONE LTD.	0.518373
ADANI POWER LTD.	0.278198
ADVANCED ENZYME TECH LTD.	0.011638
AEGIS LOGISTICS LTD.	0.046574
AETHER INDUSTRIES LTD.	0.010926
AFFLE (INDIA) LTD.	0.048556
AGI GREENPAC LTD.	0.011845
AHLUWALIA CONTRACTS (INDIA) LTD.	0.016662
AIA ENGINEERING LTD.	0.08258
AJANTA PHARMACEUTICALS LTD.	0.065372
ALKEM LABORATORIES LTD.	0.153512
ALKYL AMINES CHEMICALS LTD.	0.015433
ALLCARGO LOGISTICS LTD.	0.011258
ALOK INDUSTRIES LTD.	0.015972
AMBER ENTERPRISES INDIA LTD.	0.044083
AMBUJA CEMENTS LTD.	0.185225
AMI ORGANICS LTD.	0.020067
ANAND RATHI WEALTH LTD.	0.033551
ANANT RAJ LTD.	0.045605
ANGEL ONE LTD.	0.071884
ANUPAM RASAYAN INDIA LTD.	0.008226
APAR INDUSTRIES LTD.	0.0781
APL APOLLO TUBES LTD.	0.138994
ALEMBIC PHARMACEUTICALS LTD.	0.032735
APOLLO HOSPITALS ENTERPRISE LTD.	0.353943
APOLLO TYRES LTD.	0.088424
APTUS VALUE HOUSING FINANCE INDIA LTD.	0.03436
AMARA RAJA ENERGY & MOBILITY LTD.	0.084714
ARVIND LTD.	0.028152
ARVIND FASHIONS LTD.	0.02139
ASAHI INDIA GLASS LTD.	0.042138

ASHOKA BUILDCON LTD.	0.0142
ASHOK LEYLAND LTD.	0.163572
ASIAN PAINTS LTD.	0.731291
ASK AUTOMOTIVE LTD.	0.006314
ASTER DM HEALTHCARE LTD.	0.043042
ASTRAL LTD.	0.119272
ASTRA MICROWAVE PRODUCTS LTD.	0.034517
ASTRAZENCA PHARMA INDIA LTD.	0.023818
ADANI TOTAL GAS LTD.	0.105756
ATUL LTD.	0.059393
AU SMALL FINANCE BANK LTD.	0.201149
AUROBINDO PHARMA LTD.	0.198232
AVALON TECHNOLOGIES LTD.	0.006888
AVANTI FEEDS LTD.	0.012216
ADANI WILMAR LTD.	0.026697
AXIS BANK LTD.	1.705357
AZAD ENGINEERING LTD.	0.014302
BAJAJ AUTO LTD.	0.665044
BAJAJ CONSUMER CARE LTD.	0.00997
BAJAJ ELECTRICALS LTD	0.019613
BAJAJ FINSERV LTD.	0.52332
BAJAJ HINDUSTHAN SUGAR LTD.	0.018547
BAJAJ HOLDINGS & INVESTMENT LTD.	0.220351
BAJAJ FINANCE LTD.	1.046408
BALAJI AMINES LTD.	0.011971
BALKRISHNA INDUSTRIES LTD.	0.118883
BALMER LAWRIE & CO. LTD.	0.008647
BALRAMPUR CHINI MILLS LTD.	0.036091
BANCO PRODUCTS (INDIA) LTD.	0.007347
BANDHAN BANK LTD.	0.080016
BANK OF BARODA	0.224158
BANK OF INDIA	0.065172
BASF INDIA LTD.	0.040849
BATA INDIA LTD.	0.044603
BAYER CROPSCIENCE LTD.	0.03965
BHARAT BIJLEE LTD.	0.017058
BOMBAY BURMAH TRADING CORPORATION LTD.	0.024092
BHARAT DYNAMICS LTD.	0.051844
MRS. BECTORS FOOD SPECIALITIES LTD.	0.027784
BHARAT ELECTRONICS LTD.	0.495169

BEML LTD.	0.034203
BHANSALI ENGINEERING POLYMERS LTD.	0.006943
BERGER PAINTS INDIA LTD.	0.085933
BHARAT FORGE LTD.	0.187498
BHARTI AIRTEL LTD.	2.225059
BHARTI HEXACOM LTD.	0.040799
BHARAT HEAVY ELECTRICALS LTD.	0.17434
BIKAJI FOODS INTERNATIONAL LTD.	0.027919
BIOCON LTD.	0.079229
BIRLA CORPORATION LTD.	0.017454
BLS INTERNATIONAL SERVICES LTD.	0.020714
BLUE DART EXPRESS LTD.	0.023539
BLUE JET HEALTHCARE LTD.	0.005999
BLUE STAR LTD.	0.129818
BOMBAY DYEING & MANUFACTURING CO. LTD.	0.010295
BOROSIL LTD.	0.007071
BOROSIL RENEWABLES LTD.	0.011315
BOSCH LTD.	0.158501
BHARAT PETROLEUM CORPORATION LTD.	0.347727
BRIGADE ENTERPRISES LTD.	0.094913
BRITANNIA INDUSTRIES LTD.	0.362747
BSE LTD.	0.24254
BIRLASOFT LTD.	0.047706
CAMPUS ACTIVEWEAR LTD.	0.013189
COMPUTER AGE MANAGEMENT SERVICES LTD.	0.102227
CANARA BANK	0.182009
CAN FIN HOMES LTD.	0.036592
CAPLIN POINT LABORATORIES LTD.	0.018584
CARBORUNDUM UNIVERSAL LTD.	0.080816
CARTRADE TECH LTD.	0.016783
CASTROL INDIA LTD.	0.057683
CCL PRODUCTS (I) LTD.	0.024471
CENTRAL DEPOSITORY SERVICES (INDIA) LTD.	0.12414
CEAT LTD.	0.032247
CELLO WORLD LTD.	0.019165
CENTRAL BANK OF INDIA	0.017179
CENTURY PLYBOARDS (INDIA) LTD.	0.026235
CENTURY TEXTILE & INDUSTRIES LTD.	0.072267
CERA SANITARYWARE LTD	0.022599
CESC LTD.	0.061606

CAPRI GLOBAL CAPITAL LTD.	0.024984
CG POWER AND INDUSTRIAL SOLUTIONS LTD.	0.23537
CHALET HOTELS LTD.	0.030296
CHAMBAL FERTILIZERS & CHEMICALS LTD.	0.0389
CHEMPLAST SANMAR LTD.	0.017795
CHENNAI PETROLEUM CORPORATION LTD.	0.021837
CHOICE INTERNATIONAL LTD.	0.018019
CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LTD.	0.325445
CHOLAMANDALAM FINANCIAL HOLDINGS LTD.	0.097404
CIE AUTOMOTIVE INDIA LTD.	0.034382
CIGNITI TECHNOLOGIES LTD.	0.009119
CIPLA LTD.	0.441376
CLEAN SCIENCE AND TECHNOLOGY LTD.	0.017189
CMS INFO SYSTEMS LTD.	0.044519
COAL INDIA LTD.	0.561902
COCHIN SHIPYARD LTD.	0.060416
COFORGE LTD.	0.226037
COLGATE PALMOLIVE (INDIA) LTD.	0.244518
CONTAINER CORPORATION OF INDIA LTD.	0.122658
CONCORD BIOTECH LTD.	0.032555
CONFIDENCE PETROLEUM INDIA LTD.	0.00447
COROMANDEL INTERNATIONAL LTD.	0.095139
CRAFTSMAN AUTOMATION LTD.	0.038526
CREDITACCESS GRAMEEN LTD.	0.030879
CRISIL LTD.	0.055115
CROMPTON GREAVES CONSUMER ELECTRICALS LTD.	0.12995
CSB BANK LTD.	0.015076
CITY UNION BANK LTD.	0.057303
CUMMINS INDIA LTD.	0.250241
CYIENT LTD.	0.077044
CYIENT DLM LTD.	0.0086
DABUR INDIA LTD.	0.17908
DALMIA BHARAT LTD.	0.07493
DATAMATICS GLOBAL SERVICES LTD.	0.005841
DATA PATTERNS (INDIA) LTD.	0.033222
DILIP BUILDCON LTD.	0.011205
VALOR ESTATE LTD.	0.018138
DISHMAN CARBOGEN AMCIS LTD.	0.005576
DCB BANK LTD.	0.015876

DCM SHRIRAM LTD.	0.024732
DCX SYSTEMS LTD.	0.007087
DEEPAK FERTILISERS & PETROCHEMICALS CORP. LTD.	0.034866
DEEPAK NITRITE LTD.	0.096981
DELHIVERY LTD.	0.095524
DELTA CORP LTD.	0.011166
DEN NETWORKS LTD.	0.003048
DEVYANI INTERNATIONAL LTD.	0.038132
DHANI SERVICES LTD.	0.0098
DHANUKA AGRITECH LTD.	0.010101
DISH TV INDIA LTD.	0.009164
DIVIS LABORATORIES LTD.	0.335549
DIXON TECHNOLOGIES (INDIA) LTD.	0.25309
DLF LTD.	0.278547
AVENUE SUPERMARTS LTD.	0.365932
DODLA DAIRY LTD.	0.013113
DOMS INDUSTRIES LTD.	0.019955
DREAMFOLKS SERVICES LTD.	0.004024
DR. REDDY'S LABORATORIES LTD.	0.399825
DUMMY INFIBEAM AVENUES LTD.	0.001006
DYNAMATIC TECHNOLOGIES LTD.	0.015107
EASY TRIP PLANNERS LTD.	0.009908
ECLERX SERVICES LTD.	0.031158
EDELWEISS FINANCIAL SERVICES LTD.	0.03977
EICHER MOTORS LTD.	0.335696
E.I.D. PARRY (INDIA) LTD.	0.042154
EIH LTD.	0.039225
ELECON ENGINEERING CO. LTD.	0.02995
ELECTROSTEEL CASTINGS LTD.	0.033941
ELGI EQUIPMENTS LTD.	0.07112
EMAMI LTD.	0.073267
EQUINOX INDIA DEVELOPMENTS LTD.	0.029467
ELECTRONICS MART INDIA LTD.	0.010446
EMUDHRA LTD.	0.011434
ENDURANCE TECHNOLOGIES LTD.	0.041052
ENGINEERS INDIA LTD.	0.028134
ENTERO HEALTHCARE SOLUTIONS LTD.	0.008447
EPIGRAL LTD.	0.013111
EPL LTD.	0.01632
EQUITAS SMALL FINANCE BANK LTD.	0.042558

ERIS LIFESCIENCES LTD.	0.030929
ESAF SMALL FINANCE BANK LTD.	0.003727
ESCORTS KUBOTA LTD.	0.069568
ETHOS LTD.	0.018559
EVEREADY INDUSTRIES INDIA LTD.	0.008866
EXIDE INDUSTRIES LTD.	0.110952
FERTILISERS AND CHEMICALS TRAVANCORE LTD.	0.029119
FINEOTEX CHEMICAL LTD.	0.007382
FDC LTD.	0.012867
FEDERAL BANK LTD.	0.233628
FIEM INDUSTRIES LTD	0.009188
FINOLEX CABLES LTD.	0.05186
FINE ORGANIC INDUSTRIES LTD.	0.019535
FINOLEX INDUSTRIES LTD.	0.038371
FIVE-STAR BUSINESS FINANCE LTD.	0.046963
GUJARAT FLUOROCHEMICALS LTD.	0.084637
FORCE MOTORS LTD.	0.017481
FORTIS HEALTHCARE LTD.	0.155432
FIRSTSOURCE SOLUTIONS LTD.	0.04744
FUSION FINANCE LTD.	0.005077
GABRIEL INDIA LTD.	0.015875
GUJARAT AMBUJA EXPORTS LTD.	0.00863
GAIL (INDIA) LTD.	0.315129
GANESH HOUSING CORPORATION LTD.	0.00907
GATEWAY DISTRI PARKS LTD.	0.015014
GREAT EASTERN SHIPPING CO. LTD.	0.057734
GE T&D INDIA LTD.	0.050908
GHCL LTD.	0.025086
GENERAL INSURANCE CORPORATION OF INDIA	0.059319
GILLETTE INDIA LTD.	0.033457
GLAND PHARMA LTD.	0.069302
GLAXOSMITHKLINE PHARMACEUTICALS LTD.	0.055327
GLENMARK PHARMACEUTICALS LTD.	0.122296
GLENMARK LIFE SCIENCES LTD.	0.015746
GUJARAT MINERAL DEVELOPMENT CORPORATION LTD.	0.014428
GMM PFAUDLER LTD.	0.023271
GMR AIRPORTS INFRASTRUCTURE LTD.	0.163596
GUJARAT NARMADA VALLEY FERTILIZERS AND CHEMICALS LTD.	0.027375
GO FASHION (INDIA) LTD.	0.017179

GODFREY PHILLIPS INDIA LTD.	0.046067
GO DIGIT GENERAL INSURANCE LTD.	0.032957
GODREJ AGROVET LTD.	0.011909
GODREJ CONSUMER PRODUCTS LTD.	0.254633
GODREJ INDUSTRIES LTD.	0.039307
GODREJ PROPERTIES LTD.	0.177347
GOKALDAS EXPORTS LTD.	0.028615
GOPAL SNACKS LTD.	0.004035
GODAWARI POWER & ISPAT LTD.	0.026494
GUJARAT PIPAVAV PORT LTD.	0.028952
GRANULES INDIA LTD.	0.039223
GRAPHITE INDIA LTD.	0.019108
GRASIM INDUSTRIES LTD.	0.505072
GRAVITA INDIA LTD.	0.028942
GREAVES COTTON LTD.	0.00851
GREENPANEL INDUSTRIES LTD.	0.010834
GREENPLY INDUSTRIES LTD.	0.01094
GRINDWELL NORTON LTD.	0.054112
G R INFRAPROJECTS LTD.	0.020114
GARDEN REACH SHIPBUILDERS & ENGINEERS LTD.	0.024465
GARWARE HI-TECH FILMS LTD.	0.016496
GUJARAT STATE FERTILIZERS & CHEMICALS LTD.	0.023618
GUJARAT STATE PETRONET LTD.	0.059349
GUJARAT ALKALIES & CHEMICALS LTD.	0.006983
GUJARAT GAS LTD.	0.05172
GULF OIL LUBRICANTS INDIA LTD.	0.009105
HINDUSTAN AERONAUTICS LTD.	0.407719
HAPPIEST MINDS TECHNOLOGIES LTD.	0.03172
HAPPY FORGINGS LTD.	0.007021
HARSHA ENGINEERS INTERNATIONAL LTD.	0.005673
HATHWAY CABLE & DATACOM LTD.	0.004422
HAVELLS INDIA LTD.	0.247164
HBL POWER SYSTEMS LTD.	0.033001
HINDUSTAN CONSTRUCTION CO. LTD.	0.027883
HEALTHCARE GLOBAL ENTERPRISES LTD.	0.008132
HCL TECHNOLOGIES LTD.	0.921154
HDFC ASSET MANAGEMENT COMPANY LTD.	0.210995
HDFC BANK LTD.	6.379877
HDFC LIFE INSURANCE COMPANY LTD.	0.37208
H.E.G. LTD.	0.020279

HEIDELBERGCEMENT INDIA LTD.	0.007491
HEMISPHERE PROPERTIES INDIA LTD.	0.008522
HERITAGE FOODS LTD.	0.013109
HERO MOTOCORP LTD.	0.359548
HFCL LTD.	0.06455
H.G. INFRA ENGINEERING LTD.	0.012498
HIKAL LTD.	0.006642
HINDALCO INDUSTRIES LTD.	0.534311
HINDUSTAN COPPER LTD.	0.054731
HINDUSTAN OIL EXPLORATION CO. LTD.	0.011109
HINDUSTAN PETROLEUM CORPORATION LTD.	0.205234
HINDUSTAN UNILEVER LTD.	1.27908
HINDWARE HOME INNOVATION LTD.	0.005504
HINDUSTAN ZINC LTD.	0.075555
HINDUSTAN FOODS LTD.	0.0114
HOME FIRST FINANCE COMPANY INDIA LTD.	0.027063
HONASA CONSUMER LTD.	0.025654
HONEYWELL AUTOMATION INDIA LTD.	0.05231
HIMADRI SPECIALITY CHEMICAL LTD.	0.076562
HOUSING & URBAN DEVELOPMENT CORPORATION LTD.	0.058845
ICICI BANK LTD.	4.355012
ICICI LOMBARD GENERAL INSURANCE COMPANY LTD.	0.251157
ICICI PRUDENTIAL LIFE INSURANCE COMPANY LTD.	0.146946
INDO COUNT INDUSTRIES LTD.	0.014811
IDBI BANK LTD.	0.023739
VODAFONE IDEA LTD.	0.118564
IDEAFORGE TECHNOLOGY LTD.	0.007068
IDFC LTD.	0.073451
IDFC FIRST BANK LTD.	0.162754
INDIAN ENERGY EXCHANGE LTD.	0.075065
IFB INDUSTRIES LTD.	0.008879
IFCI LTD.	0.020445
INDRAPRASTHA GAS LTD.	0.094997
IIFL FINANCE LTD.	0.051926
IIFL SECURITIES LTD.	0.018196
IMAGICAAWORLD ENTERTAINMENT LTD.	0.005606
INDIAN METALS & FERRO ALLOYS LTD.	0.005055
INDEGENE LTD.	0.013692
INDIAN HOTELS CO. LTD.	0.291347
INDIA CEMENTS LTD.	0.022359



INDIA GLYCOLS LTD.	0.006988
INDIAMART INTERMESH LTD.	0.043624
INDIAN BANK	0.089802
INDIA SHELTER FINANCE CORPORATION LTD.	0.010492
INTERGLOBE AVIATION LTD.	0.401935
INDIGO PAINTS LTD.	0.007029
INDUSIND BANK LTD.	0.464303
INDUS TOWERS LTD.	0.236593
INFIBEAM AVENUES LTD.	0.020919
INFOSYS LTD.	3.277884
INGERSOLL RAND (INDIA) LTD.	0.015814
INOX GREEN ENERGY SERVICES LTD.	0.011497
INOX INDIA LTD.	0.012706
INOX WIND LTD.	0.074783
INTELLECT DESIGN ARENA LTD.	0.041882
INDIAN OVERSEAS BANK	0.019204
INDIAN OIL CORPORATION LTD.	0.327728
ION EXCHANGE (INDIA) LTD.	0.025744
IPCA LABORATORIES LTD.	0.098663
INDIA PESTICIDES LTD.	0.002885
IRB INFRASTRUCTURE DEVELOPERS LTD.	0.058754
IRCON INTERNATIONAL LTD.	0.03604
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LTD.	0.135829
INDIAN RENEWABLE ENERGY DEVELOPMENT AGENCY LTD.	0.076741
INDIAN RAILWAY FINANCE CORPORATION LTD.	0.137538
ICICI SECURITIES LTD.	0.034859
ISGEC HEAVY ENGINEERING LTD.	0.018176
ITC LTD.	2.340477
ITD CEMENTATION INDIA LTD.	0.023476
ITI LTD.	0.011978
LE TRAVENUES TECHNOLOGY LTD.	0.004963
JAMMU & KASHMIR BANK LTD.	0.023184
JAI BALAJI INDUSTRIES LTD.	0.029381
JAI CORP LTD.	0.008266
JAMNA AUTO INDUSTRIES LTD.	0.01112
J.B. CHEMICALS & PHARMACEUTICALS LTD.	0.06491
JBM AUTO LTD.	0.017573
JOHNSON CONTROLS - HITACHI AIR CONDITIONING INDIA LTD.	0.007763

JINDAL SAW LTD.	0.04174
JINDAL STEEL & POWER LTD.	0.191532
JINDAL WORLDWIDE LTD.	0.004837
JIO FINANCIAL SERVICES LTD.	0.55847
JAIN IRRIGATION SYSTEMS LTD.	0.011375
J.K. CEMENT LTD.	0.0942
J.KUMAR INFRAPROJECTS LTD.	0.015566
JK LAKSHMI CEMENT LTD.	0.023239
JK PAPER LTD.	0.016783
JK TYRE & INDUSTRIES LTD.	0.025371
JUPITER LIFE LINE HOSPITALS LTD.	0.02526
JM FINANCIAL LTD.	0.029405
JAIPRAKASH POWER VENTURES LTD.	0.042183
JANA SMALL FINANCE BANK LTD.	0.005876
JINDAL STAINLESS LTD.	0.12502
JSW ENERGY LTD.	0.189752
JSW INFRASTRUCTURE LTD.	0.044439
JSW STEEL LTD.	0.479719
JTEKT INDIA LTD.	0.005074
JTL INDUSTRIES LTD.	0.010424
JUBILANT FOODWORKS LTD.	0.126233
JUBILANT INGREVIA LTD.	0.027909
JUBILANT PHARMOVA LTD.	0.042335
JUNIPER HOTELS LTD.	0.008876
JUSTDIAL LTD.	0.012292
JUPITER WAGONS LTD.	0.033778
JYOTHY LABS LTD.	0.036846
JYOTI CNC AUTOMATION LTD.	0.016828
KAJARIA CERAMICS LTD.	0.059188
SAI SILKS (KALAMANDIR) LTD.	0.004573
KALYAN JEWELLERS INDIA LTD.	0.110679
KANSAI NEROLAC PAINTS LTD.	0.030264
KARUR VYSYA BANK LTD.	0.081751
KAYNES TECHNOLOGY INDIA LTD.	0.071219
KEC INTERNATIONAL LTD.	0.06078
KEI INDUSTRIES LTD.	0.117404
KESORAM INDUSTRIES LTD.	0.019133
KFIN TECHNOLOGIES LTD.	0.056968
KRISHNA INSTITUTE OF MEDICAL SCIENCES LTD.	0.06625
KIRLOSKAR BROTHERS LTD.	0.022767

KIRLOS KAR OIL ENG LTD.	0.049562
KIRLOS KAR PNEUMATIC COMPANY LTD.	0.024394
KNR CONSTRUCTIONS LTD.	0.024062
KOLTE-PATIL DEVELOPERS LTD.	0.004437
KOTAK MAHINDRA BANK LTD.	1.321901
KALPATARU PROJECTS INTERNATIONAL LTD.	0.069817
KPIT TECHNOLOGIES LTD.	0.128629
K.P.R. MILL LTD.	0.041589
KRBL LTD.	0.013286
KSB LTD.	0.02287
KAVERI SEED COMPANY LTD.	0.009468
KALYANI STEELS LTD.	0.006339
KARNATAKA BANK LTD.	0.042918
DR. LAL PATH LABS LTD.	0.058974
LANDMARK CARS LTD.	0.006401
LATENT VIEW ANALYTICS LTD.	0.016291
LAURUS LABS LTD.	0.088514
LAKSHMI MACHINE WORKS LTD.	0.060233
LEMON TREE HOTELS LTD.	0.029123
LIC HOUSING FINANCE LTD.	0.096612
LIFE INSURANCE CORPORATION OF INDIA	0.108395
LINDE INDIA LTD.	0.086568
LLOYDS ENGINEERING WORKS LTD.	0.019237
LLOYDS METALS AND ENERGY LTD.	0.060003
MACROTECH DEVELOPERS LTD.	0.166494
LARSEN & TOUBRO LTD.	2.101077
L&T FINANCE LTD.	0.072318
LT FOODS LTD.	0.026585
LTIMINDTREE LTD.	0.280245
L&T TECHNOLOGY SERVICES LTD.	0.071093
LUPIN LTD.	0.25633
LUX INDUSTRIES LTD.	0.007746
LAXMI ORGANIC INDUSTRIES LTD.	0.011534
MAHINDRA & MAHINDRA LTD.	1.339061
MAHINDRA & MAHINDRA FINANCIAL SERVICES LTD.	0.09706
BANK OF MAHARASHTRA	0.028103
MAHINDRA LIFESPACE DEVELOPERS LTD.	0.019583
MAHINDRA LOGISTICS LTD.	0.007056
MAHARASHTRA SEAMLESS LTD.	0.013052
MAITHAN ALLOYS LTD.	0.004097

MANAPPURAM FINANCE LTD.	0.05315
MAN INFRACONSTRUCTION LTD.	0.011179
MANKIND PHARMA LTD.	0.115437
VEDANT FASHIONS LTD.	0.039921
C.E. INFO SYSTEMS LTD.	0.014611
MARICO LTD.	0.177442
MARKSANS PHARMA LTD.	0.029605
MARUTI SUZUKI INDIA LTD.	0.845986
MASTEK LTD.	0.019159
MAX HEALTHCARE INSTITUTE LTD.	0.355298
MAZAGOAN DOCK SHIPBUILDERS LTD.	0.062941
MULTI COMMODITY EXCHANGE OF INDIA LTD.	0.140056
GLOBAL HEALTH LTD.	0.041196
MEDPLUS HEALTH SERVICES LTD.	0.015582
METRO BRANDS LTD.	0.019246
METROPOLIS HEALTHCARE LTD.	0.027509
MAX FINANCIAL SERVICES LTD.	0.142632
MAHANAGAR GAS LTD.	0.05359
MAHINDRA HOLIDAYS & RESORTS INDIA LTD.	0.012653
MISHRA DHATU NIGAM LTD.	0.009604
MINDA CORPORATION LTD.	0.02342
MMTC LTD.	0.006578
MOIL LTD.	0.014239
SAMVARDHANA MOTHERSON INTERNATIONAL LTD.	0.286471
MOTILAL OSWAL FINANCIAL SERVICES LTD.	0.054009
MPHASIS LTD.	0.164826
MRF LTD.	0.136177
MANGALORE REFINERY & PETROCHEMICALS LTD.	0.016189
MSTC LTD.	0.00796
MOTHERSON SUMI WIRING INDIA LTD.	0.058565
MTAR TECHNOLOGIES LTD.	0.016604
MUTHOOT FINANCE LTD.	0.105647
MUTHOOT MICROFIN LTD.	0.00383
NIPPON LIFE INDIA ASSET MANAGEMENT LTD.	0.05466
NATCO PHARMA LTD.	0.062409
NATIONAL ALUMINIUM CO. LTD.	0.091447
INFO EDGE (INDIA) LTD.	0.306653
NAVA LTD.	0.040953
NAVIN FLUORINE INTERNATIONAL LTD.	0.05801
NAZARA TECHNOLOGIES LTD.	0.019602

NBCC (INDIA) LTD.	0.060017
NCC LTD.	0.071776
NEOGEN CHEMICALS LTD.	0.011076
NESCO LTD.	0.009577
NESTLE INDIA LTD.	0.467929
NETWEB TECHNOLOGIES INDIA LTD.	0.017241
NETWORK18 MEDIA & INVESTMENTS LTD.	0.009968
NEULAND LABORATORIES LTD.	0.051706
NEWGEN SOFTWARE TECHNOLOGIES LTD.	0.04061
NATIONAL FERTILIZERS LTD.	0.007543
NARAYANA HRUDAYALAYA LTD.	0.0412
NHPC LTD.	0.145023
THE NEW INDIA ASSURANCE COMPANY LTD.	0.026894
NIIT LEARNING SYSTEMS LTD.	0.020564
NLC INDIA LTD.	0.044694
NMDC LTD.	0.136826
NOCIL LTD.	0.015307
NRB BEARINGS LTD.	0.006998
NMDC STEEL LTD.	0.030141
NTPC LTD.	1.019136
NUVAMA WEALTH MANAGEMENT LTD.	0.029538
NUVOCO VISTAS CORPORATION LTD.	0.017468
FSN E-COMMERCE VENTURES LTD.	0.12911
OBEROI REALTY LTD.	0.108
ORACLE FINANCIAL SERVICES SOFTWARE LTD.	0.13093
OIL INDIA LTD.	0.153562
OLECTRA GREENTECH LTD.	0.032839
OIL & NATURAL GAS CORPORATION LTD.	0.560621
OPTIEMUS INFRACOM LTD.	0.008546
ORCHID PHARMA LTD.	0.010175
ORIENT CEMENT LTD.	0.015585
ORIENT ELECTRIC LTD.	0.013444
ORISSA MIN DEV CO LTD.	0.013467
PAGE INDUSTRIES LTD.	0.127895
PAISALO DIGITAL LTD.	0.01694
PARADEEP PHOSPHATES LTD.	0.014416
PARAS DEFENCE AND SPACE TECHNOLOGIES LTD.	0.007885
APEEJAY SURRENDRA PARK HOTELS LTD.	0.004879
PATANJALI FOODS LTD.	0.080574
PATEL ENGINEERING LTD.	0.013895

ONE 97 COMMUNICATIONS LTD.	0.112714
PCBL LTD.	0.049241
PIRAMAL ENTERPRISES LTD.	0.064151
PERSISTENT SYSTEMS LTD.	0.280988
PETRONET LNG LTD.	0.124156
POWER FINANCE CORPORATION LTD.	0.344603
PFIZER LTD.	0.042124
PG ELECTROPLAST LTD.	0.037674
PROCTER & GAMBLE HYGIENE & HEALTH CARE LTD.	0.076562
PROCTER & GAMBLE HEALTH LTD.	0.020946
PHOENIX MILLS LTD.	0.166882
PIDILITE INDUSTRIES LTD.	0.249518
PI INDUSTRIES LTD.	0.183341
PUNJAB NATIONAL BANK	0.154132
PNB HOUSING FINANCE LTD.	0.048656
PNC INFRATECH LTD.	0.024436
PB FINTECH LTD.	0.249104
POLYCAB INDIA LTD.	0.159194
POLY MEDICURE LTD.	0.042685
POLYPLEX CORPORATION LTD.	0.008426
POONAWALLA FINCORP LTD.	0.055418
POWER GRID CORPORATION OF INDIA LTD.	0.776207
HITACHI ENERGY INDIA LTD.	0.074195
POWER MECH PROJECTS LTD.	0.021515
PIRAMAL PHARMA LTD.	0.06839
PRAJ INDUSTRIES LTD.	0.047939
PRESTIGE ESTATES PROJECTS LTD.	0.150948
PRICOL LTD.	0.017143
PRINCE PIPES AND FITTINGS LTD.	0.011406
PRUDENT CORPORATE ADVISORY SERVICES LTD.	0.02038
PTC INDIA LTD.	0.024262
PTC INDUSTRIES LTD.	0.035529
PURAVANKARA LTD.	0.011459
PVR INOX LTD.	0.057287
QUESS CORP LTD.	0.0241
RADICO KHAITAN LTD	0.077523
RAILTEL CORPORATION OF INDIA LTD.	0.019554
RAIN INDUSTRIES LTD	0.01698
RAINBOW CHILDRENS MEDICARE LTD.	0.033844
RAJESH EXPORTS LTD.	0.018943

RALLIS INDIA LTD.	0.013891
THE RAMCO CEMENTS LTD.	0.053379
RAMKY INFRA LTD.	0.006732
RATEGAIN TRAVEL TECHNOLOGIES LTD.	0.021695
RATNAMANI METALS & TUBES LTD.	0.046144
RAYMOND LTD.	0.028494
RESTAURANT BRANDS ASIA LTD.	0.019545
RBL BANK LTD.	0.058946
RASHTRIYA CHEMICALS & FERTILIZERS LTD.	0.012147
REC LTD.	0.335866
REDINGTON LTD.	0.053244
REDTAPE LTD.	0.014079
RELIANCE INDUSTRIES LTD.	4.862704
RELIGARE ENTERPRISES LTD.	0.046427
RELIANCE INFRASTRUCTURE LTD.	0.045607
SHREE RENUKA SUGARS LTD.	0.021047
RESPONSIVE INDUSTRIES LTD.	0.004096
RHI MAGNESITA INDIA LTD.	0.017837
RITES LTD.	0.022435
RAMKRISHNA FORGINGS LTD.	0.050228
ROLEX RINGS LTD.	0.015103
ROSSARI BIOTECH LTD.	0.007733
ROUTE MOBILE LTD.	0.008094
R R KABEL LTD.	0.026246
RATTANINDIA ENTERPRISES LTD.	0.012841
RAIL VIKAS NIGAM LTD.	0.146337
SAFARI INDUSTRIES (INDIA) LTD.	0.023061
STEEL AUTHORITY OF INDIA LTD.	0.099095
SAMHI HOTELS LTD.	0.015132
SAMMAAN CAPITAL LTD.	0.052953
SANDUR MANGANESE & IRON ORES LTD.	0.009988
SANGHI INDUSTRIES LTD.	0.002654
SANGHVI MOVERS LTD.	0.008995
SANOFI INDIA LTD.	0.031117
SANSERA ENGINEERING LTD.	0.028346
SAPPHIRE FOODS INDIA LTD.	0.037836
SARDA ENERGY AND MINERALS LTD.	0.020139
SAREGAMA INDIA LTD	0.023315
SHIVALIK BIMETAL CONTROLS LTD.	0.008646
SBFC FINANCE LTD.	0.014965



SBI CARDS AND PAYMENT SERVICES LTD.	0.112281
SBI LIFE INSURANCE COMPANY LTD.	0.400509
STATE BANK OF INDIA	1.471976
SCHAEFFLER INDIA LTD.	0.076447
SCHNEIDER ELECTRIC INFRASTRUCTURE LTD.	0.023143
SHIPPING CORPORATION OF INDIA LTD.	0.021415
SENCO GOLD LTD.	0.017058
SEQUENT SCIENTIFIC LTD.	0.013258
SHEELA FOAM LTD.	0.016778
SHARDA MOTOR INDUSTRIES LTD.	0.01205
SHARE INDIA SECURITIES LTD.	0.010854
SHILPA MEDICARE LTD.	0.021386
SHREE CEMENT LTD.	0.171771
SHRIRAM PISTONS & RINGS LTD.	0.014795
SHRIRAM FINANCE LTD.	0.485438
SHYAM METALICS AND ENERGY LTD.	0.030833
SIEMENS LTD.	0.310875
SIGNATUREGLOBAL (INDIA) LTD.	0.030367
SINDHU TRADE LINKS LTD.	0.004658
SJVN LTD.	0.045962
SKF INDIA LTD.	0.061387
SOBHA LTD.	0.03375
SOLAR INDUSTRIES INDIA LTD.	0.136203
SONA BLW PRECISION FORGINGS LTD.	0.161487
SONATA SOFTWARE LTD.	0.059573
SOUTH INDIAN BANK LTD.	0.031123
SPANDANA SPHOORTY FINANCIAL LTD.	0.00718
SUN PHARMA ADVANCED RESEARCH COMPANY LTD.	0.010425
SUPREME PETROCHEM LTD.	0.026628
SRF LTD.	0.175865
STEEL STRIPS WHEELS LTD.	0.004101
STRIDES PHARMA SCIENCE LTD.	0.04627
STAR CEMENT LTD.	0.008016
STAR HEALTH AND ALLIED INSURANCE COMPANY LTD.	0.063109
STERLITE TECHNOLOGIES LTD.	0.016387
STYLAM INDUSTRIES LTD.	0.006919
SUBROS LTD.	0.007042
SUDARSHAN CHEMICAL INDUSTRIES LTD.	0.026012
SULA VINEYARDS LTD.	0.014288
SUMITOMO CHEMICAL INDIA LTD.	0.033201

SUNDARAM FINANCE LTD.	0.174175
SUNDRAM FASTENERS LTD.	0.071396
SUNFLAG IRON & STEEL COMPANY LTD.	0.007944
SUN PHARMACEUTICAL INDUSTRIES LTD.	1.009973
SUNTECK REALTY LTD.	0.015194
SUN TV NETWORK LTD.	0.034328
SUPRAJIT ENGINEERING LTD.	0.019316
SUPREME INDUSTRIES LTD.	0.16677
SUPRIYA LIFESCIENCE LTD.	0.006985
SURYA ROSHNI LTD.	0.013798
SUVEN PHARMACEUTICALS LTD.	0.072255
SUZLON ENERGY LTD.	0.460506
SWAN ENERGY LTD.	0.038639
STERLING AND WILSON RENEWABLE ENERGY LTD.	0.03294
SYMPHONY LTD.	0.012072
SYNGENE INTERNATIONAL LTD.	0.078614
SYRMA SGS TECHNOLOGY LTD.	0.012276
TANLA PLATFORMS LTD.	0.031292
TARC LTD.	0.012238
TATA CHEMICALS LTD.	0.08287
TATA COMMUNICATIONS LTD.	0.12159
TATA CONSUMER PRODUCTS LTD.	0.378078
TATA ELXSI LTD.	0.129843
TATA INVESTMENT CORPORATION LTD.	0.043762
TATA MOTORS LTD.	1.004534
TATA POWER CO. LTD.	0.395612
TATA STEEL LTD.	0.678263
TATA TECHNOLOGIES LTD.	0.065932
TBO TEK LTD.	0.011658
TCI EXPRESS LTD.	0.00594
TATA CONSULTANCY SERVICES LTD.	2.11851
TD POWER SYSTEMS LTD.	0.020803
TEAMLEASE SERVICES LTD.	0.017289
TECH MAHINDRA LTD.	0.485989
TECHNO ELECTRIC & ENGINEERING COMPANY LTD.	0.038915
TEGA INDUSTRIES LTD.	0.015263
TEJAS NETWORKS LTD.	0.044318
TEXMACO RAIL & ENG. LTD.	0.020872
THERMAX LTD.	0.095795
THOMAS COOK (INDIA) LTD.	0.016004

TILAKNAGAR INDUSTRIES LTD.	0.01488
TIDE WATER OIL (INDIA) LTD.	0.006366
TECHNOCRAFT INDUSTRIES (INDIA) LTD.	0.009209
TUBE INVESTMENTS OF INDIA LTD.	0.223902
TIME TECHNOPLAST LTD.	0.020912
TIMKEN INDIA LTD.	0.065535
TIPS MUSIC LTD.	0.015469
THIRUMALAI CHEMICALS LTD.	0.009211
TITAGARH RAIL SYSTEMS LTD.	0.047485
TITAN COMPANY LTD.	0.768301
TORRENT PHARMACEUTICALS LTD.	0.15227
TORRENT POWER LTD.	0.152254
TRENT LTD.	0.817143
TRIDENT LTD.	0.021522
TRIVENI TURBINE LTD.	0.03711
TRIVENI ENGINEERING & INDUSTRIES LTD.	0.019725
TATA TELESERVICES (MAHARASHTRA) LTD.	0.020596
TV18 BROADCAST LTD.	0.014678
TVS MOTOR COMPANY LTD.	0.323925
TVS SUPPLY CHAIN SOLUTIONS LTD.	0.01379
UNITED BREWERIES LTD.	0.079426
UCO BANK	0.012926
UJJIVAN SMALL FINANCE BANK LTD.	0.035935
ULTRATECH CEMENT LTD.	0.654108
UNION BANK OF INDIA	0.115034
UNITED SPIRITS LTD.	0.2277
UNO MINDA LTD.	0.095514
UPL LTD.	0.150517
USHA MARTIN LTD.	0.02924
UTI ASSET MANAGEMENT COMPANY LTD.	0.02458
UTKARSH SMALL FINANCE BANK LTD.	0.006089
VAIBHAV GLOBAL LTD.	0.008403
VARROC ENGINEERING LTD.	0.010899
VARUN BEVERAGES LTD.	0.355211
VEDANTA LTD.	0.421967
VENKY'S (INDIA) LTD.	0.004707
VENUS PIPES & TUBES LTD.	0.010981
VESUVIUS INDIA LTD.	0.023975
V-GUARD INDUSTRIES LTD.	0.039583
VIJAYA DIAGNOSTIC CENTRE LTD.	0.022051

VINATI ORGANICS LTD.	0.02591
V.I.P. INDUSTRIES LTD.	0.017381
V-MART RETAIL LTD.	0.02155
VOLTAMP TRANSFORMERS LTD	0.040191
VOLTAS LTD.	0.204377
VST INDUSTRIES LTD.	0.009416
VARDHMAN TEXTILES LTD.	0.023569
VA TECH WABAG LTD.	0.03694
WELSPUN CORP LTD.	0.048529
WELSPUN ENTERPRISES LTD.	0.015847
WELSPUN LIVING LTD.	0.021497
WESTLIFE FOODWORLD LTD.	0.031084
WHIRLPOOL OF INDIA LTD.	0.069214
WIPRO LTD.	0.371734
WOCKHARDT LTD.	0.034884
WONDERLA HOLIDAYS LTD.	0.007235
WEST COAST PAPER MILLS LTD.	0.00833
YATHARTH HOSPITAL & TRAUMA CARE SERVICES LTD.	0.007087
YES BANK LTD.	0.205465
ZEE ENTERTAINMENT ENTERPRISES LTD.	0.061713
ZENSAR TECHNOLOGIES LTD.	0.037471
ZEN TECHNOLOGIES LTD.	0.036258
ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LTD.	0.047242
ZOMATO LTD.	0.826644
ZYDUS LIFESCIENCES LTD.	0.129687
ZYDUS WELLNESS LTD.	0.012494

Pursuant to Clause 3.4 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the underlying index shall comply with the below restrictions:

- a) The index shall have a minimum of 10 stocks as its constituents.
- b) For a sectoral/ thematic index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
- d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

E. Principles of incentive structure for market makers (for ETFs) is not provided since its not an ETF.

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 June 27, 2024 (only for close ended debt schemes) - NA

## 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 June 27, 2024, 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 endeavor to declare IDCW under the IDCW Option as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide for additional frequencies for declaration of IDCW. IDCW Declaration Procedure:-</p> <p><b>IDCW Distribution Procedure:</b></p> <p>Pursuant to paragraph 10.6.1 of SEBI Master Circular for Mutual Fund dated June 27, 2024 the procedure for IDCW distribution will be as follows:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. Within 1 calendar day of the decision by the Board of Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where Head Office of the Mutual Fund is situated.</li> <li>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unit holders for receiving IDCWs. The Record Date will be two working days from the date of issue of notice.</li> </ol>

	<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>However, please note that in case of IDCW option/s where the frequency of IDCW declaration is up to and including Monthly basis, the requirement of issuing a notice, as mentioned above communicating the decision of declaring IDCW including the record date, is not mandatory. Accordingly, no notice as mentioned above will be published by AMC in case of IDCW declared under the Scheme under IDCW option where the frequency of IDCW declaration is up to and including Monthly basis.</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> <p>All the IDCW declaration and payments shall be in accordance and in compliance with SEBI regulations, as amended from time to time.</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	The Scheme is in existence and the process of refund was followed during NFO
<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>The following persons are eligible to apply for subscription to the units of the Scheme (subject to, wherever relevant, subscription to units of the Scheme being permitted under the respective constitutions and relevant statutory regulations):</p> <ol style="list-style-type: none"> <li>1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta of the HUF;</li> <li>3. Minor through parent/ legal guardian;</li> <li>4. Partnership Firms and Limited Liability Partnerships (LLPs);</li> <li>5. Proprietorship in the name of the sole proprietor;</li> <li>6. 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;</li> </ol>

7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
8. Mutual Funds registered with SEBI;
9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds;
10. Non-Resident Indians (NRIs)/ Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;
11. Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis;
12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;
13. Scientific and Industrial Research Organizations;
14. Multilateral Funding Agencies/ Bodies Corporate incorporated outside India with the permission of Government of India/ RBI;
15. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted;
16. Other schemes of Groww Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations;
17. Trustee, AMC or Sponsor or their associates may subscribe to units under the Scheme;
18. Qualified Foreign Investors
19. Such other individuals/institutions/ body corporates etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective constitutions and relevant statutory regulations.

The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list.

Note:

1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in/ redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.
2. 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 ultravires 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.
3. Dishonoured cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.
4. 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>5. 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>6. 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.</p> <p>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	<p>The following persons are not eligible to invest in the Scheme:</p> <ul style="list-style-type: none"> <li>• 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 FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority or where they falls under the category of QFIs.</li> <li>• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>• NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction.</li> </ul> <p>Such other persons as may be specified by AMC from time to time.</p>
How to Apply (Other details)	<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 <a href="https://mfcentral.com/">https://mfcentral.com/</a> 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 <a href="https://www.growwmf.in/downloads/sid">https://www.growwmf.in/downloads/sid</a></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</p>

	<p>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. Please visit <a href="https://www.growwmf.in/downloads/sid">https://www.growwmf.in/downloads/sid</a> to know about the list of official points of acceptance, collecting banker details etc. The name, address and contact no. of Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official points of acceptance, etc. are mentioned at the end of the document.</p> <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>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>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>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p><b>Subscriptions / Purchases including Switch - ins:</b></p> <p>In respect of valid applications received up to 3:00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the same Business day of receipt of application;</p> <p>In respect of valid applications received after 3:00 p.m. on a day and funds are available for utilization on the same day without availing any</p>

	<p>credit facility, whether, intra-day or otherwise – the closing NAV of the next Business Day; and          Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day on which the funds are available for utilization.</p> <p><b>For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:</b></p> <p>Application for purchase/switch-in is received before the applicable cut-off time.</p> <p>Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in 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 without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p><b>ii) Redemptions including Switch - outs:</b>          In respect of valid applications received up to 3:00 p.m. – the closing NAV of same Business Day; and          In respect of valid applications received after 3 p.m., the closing NAV of the next Business Day shall be applicable.</p>
<p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>	<p>Minimum amount for new purchase / switch in Rs. 100 and in multiples of Re. 1/- thereafter.          Minimum additional amount for purchase / switch in Rs. 100 and in multiples of Re. 1/- thereafter.          The minimum subscription limits for new purchases/additional purchases will apply to each Option separately.</p> <p><b>Minimum Redemption Amount:</b></p> <p>1) Minimum Redemption/switch out amount - The minimum redemption amount for all plans will be Rs.100/- and in multiples of Re.1/- and minimum units for redemption will be 1 unit and multiples of 0.001 units. In case the available balance in folio is less than the minimum redemption amount/units, then the investor can submit a request for "Full redemption" of the amount / units available in folio.</p> <p>2) If the redemption is received in "Units" or "Amount" and reported Units/Amount are more than available units/amount in the folio then it will be considered as full unit/amount redemption.</p> <p>Please note this will not be applicable for units under pledge, lock-in units in Groww Tax Saver scheme and demat folios.</p>

Accounts Statements	<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	<p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p>
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 June 27, 2024</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 June 27, 2024), 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	<p>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.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p>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 June 27, 2024 by SEBI for the period of such delay</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>Unclaimed Redemption: Nil</p>

<p>Disclosure w.r.t investment by minors</p>	<p>As per paragraph 17.6 of SEBI Master circular for Mutual Funds dated June 27, 2024, 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 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><b>Monthly / Half - Yearly Portfolio Disclosures</b></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 (<a href="https://www.growwmf.in/statutory-disclosure/portfolio">https://www.growwmf.in/statutory-disclosure/portfolio</a> and <a href="https://www.growwmf.in/financials/half-yearly-unaudited">https://www.growwmf.in/financials/half-yearly-unaudited</a>) &amp; on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.</p>
<p><b>Half -Yearly Financial Results</b></p>	<p>The Mutual Fund and AMC shall within one month from the close of each half year i.e., 31<sup>st</sup> March and on 30<sup>th</sup> 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 (<a href="https://www.growwmf.in/financials/half-yearly-unaudited">https://www.growwmf.in/financials/half-yearly-unaudited</a> ) and AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>
<p><b>Annual Report</b></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 (<a href="https://www.growwmf.in/financials/scheme-financials">https://www.growwmf.in/financials/scheme-financials</a>) and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p>
<p><b>Portfolio</b></p>	<p>A. The Fund shall disclose the following on monthly basis:</p> <ul style="list-style-type: none"> <li>• Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme             <ul style="list-style-type: none"> <li>○ Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>○ Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ul> </li> </ul>

	<p>B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.</p> <p>Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p>
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**C. Transparency/NAV Disclosure (Details with reference to information given in Section I)**

The AMC will calculate the NAVs for all the 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](http://www.amfiindia.com)) by 11.00 p.m. every Business Day. The NAV shall also be available on AMC website (<https://www.growwmf.in/nav>). Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund. 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.

**D. Transaction charges and stamp duty-**

**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:

This information is provided for general information only and is based on the prevailing tax laws, as applicable in case of this Scheme. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

Groww Mutual Fund is registered as a Mutual Fund with Securities and Exchange Board of India ('SEBI') under SEBI (Mutual Fund) Regulations, 1996. Any income earned by such mutual fund registered with SEBI is exempt from taxation as per section 10(23D) of the Income Tax Act, 1961 ('Act')

Type of Capital Gain	Condition	Income Tax Rates		TDS Rates	
		Resident/ PIO/ NRI/	FII	Resident	NRI/OCBs/ FII & others
		Other non FII non-residents			
<b>Tax on Dividend</b>	<b>The Finance Act, 2020, abolished dividend distribution tax (DDT) and tax exemption on income received from mutual fund in the hands of investor. as provision of section 10 (35) is rescinded. Further, Income is taxable in the hands of investor as per the applicable tax rates.</b>				
<b>Short Term Capital Gain (redemption before completing one year of holding)</b>	<b>STT has been paid on redemption</b>	<b>20%</b>	<b>20%</b>	<b>Nil</b>	<b>20%</b>
	<b>Other cases</b>	<b>Normal rate of tax applicable to the assessee</b>	<b>30%</b>	<b>Nil</b>	<b>30% for Non-resident other than corporates 35% for non-residents corporates, 40% for Others</b>
<b>Long Term Capital Gain (redemption after completing one year of holding)</b>	<b>STT has been paid on redemption</b>	<b>12.5%#</b>	<b>12.5%#</b>	<b>Nil</b>	<b>12.5%</b>

**PIO: Person of Indian origin**

**NRI: Non-resident Indian**

**FII: Foreign Institutional investor**

**OCB: Overseas Corporate Body**

**# Under section 112A of the Act, where long term capital gain exceeds Rs. 1,25,000/- tax is payable @ 12.5% plus applicable surcharge and cess (without indexation benefit).**

**\*without indexation benefit**

#### **Taxability in the hands of Investor**

**If the units are held as stock-in-trade of a business, the said income will be taxed at the rates at which the normal income of that investor is taxed.**

**If the units are held as investments, the said income will be taxed as capital gains. In such case, the tax rates applicable will depend on whether the gain on sale of units is classified as a short-term capital gain or a long-term capital gain.**

#### **Tax on Income Distributed by a Mutual Fund**

**Finance Act, 2020 has amended the provision of section 115R of the Act (Dividend Distribution Tax) to provide that the income distributed on or before 31st March 2020 shall only be covered under the provision of this section.**

**With effect from 1st April, 2020, dividend or income distribution by mutual fund on units is taxable in the hands of unit holders at the applicable rates**

**\* As per provision of section 194K of the Act, where the amount of income credited or paid in a financial year, in aggregate, does not exceed Rs. 5,000, no withholding is required to be carried out. However, the scheme shall be withholding tax when the aggregate amount in financial year at Permanent Account Number (PAN) level exceeds Rs. 4,000.**

**Tax rates mentioned above are further increased by surcharge and health and education cess as may be applicable for respective investor.**

**Surcharge and cess shall not be applied on basic tax while deducting TDS, if any, on income of resident investors.**

<b>Surcharge Rates Total income</b>	<b>Individual /HUF ~~</b>	<b>Partnership Firms &amp; Co- operative Societies</b>	<b>Domestic Companies*</b>	<b>Foreign Companies</b>
<b>Less than or equal to 50 lakhs</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>
<b>&gt;50 lakhs &lt;= 1 crore</b>	<b>10%</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>
<b>&gt;1 crore &lt;= 2 crores</b>	<b>15%</b>	<b>12%</b>	<b>7%</b>	<b>2%</b>
<b>&gt;2 crores &lt;= 5 crores</b>	<b>25%</b>	<b>12%</b>	<b>7%</b>	<b>2%</b>
<b>&gt;5 crores &lt;= 10 crores</b>	<b>37%</b>	<b>12%</b>	<b>7%</b>	<b>2%</b>
<b>&gt;10 crores</b>	<b>37%</b>	<b>12%</b>	<b>12%</b>	<b>5%</b>

**~~Surcharge rate shall not exceed 25% in case of individual and HUF opting for new tax regime under section 115BAC of the Act. In case total income includes income by way of dividend on shares, short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15% [refer clause on Taxation in the SAI for further details]**

**\* 10% basic surcharge (irrespective of taxable income) for domestic companies availing benefit under section 115BAA and section 115BAB of the Act.**

**Tax plus surcharge shall be further increased by a health and education cess of 4 percent.**

#### **DTAA Benefits**

**Taxability in the hands of non-resident investor shall be subject to Double Taxation Avoidance Agreement (“DTAA” or “tax treaty”) benefits which can be claimed in the return of income to be filed by such investors, as applicable. Further, such DTAA benefit may also be claimed at the time of withholding of taxes (subject to requisite documents for claiming DTAA benefit made available by investor to the Mutual Fund). The investors should obtain specific advice from their tax advisors regarding the availability of the tax treaty benefits.**

#### **AADHAR Linking**

**As per section 139AA of the Act read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to non-linking of PAN with Aadhaar, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act.**

#### **Specified Person (i.e. Non-filer of Income Tax Return)**

**As per section 206AB of the Act, tax to be deducted at twice the applicable rate in case of payments to Specified Person (except non-resident not having permanent establishment in India or person who is not required to furnish the return of income as notified by the Central Government) who has not furnished the return of income for the assessment year relevant to previous year immediately preceding the financial year in which tax is required to be deducted:**

- **For which time limit for filing return has expired; and**
- **The aggregate of tax deducted at source or tax collected at source in his case is Rs. 50,000 or more in the said previous year. Additionally, if provisions of section 206AA are also applicable then tax to be deducted at higher of the two rates provided i.e. rate as per section 206AB or section 206AA.**

#### **Securities Transaction Tax (STT)**

**STT is payable on sale (redemption) of units of an Equity Oriented funds mutual fund.**

**DISCLAIMER: The information given here is neither a complete disclosure of every material fact of Income-tax Act 1961 nor does it constitute tax or legal advice. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme**

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

**H. List of official points of acceptance:**  
Please refer to <https://www.growwmf.in/downloads/sid> for a complete list of Official points of acceptance.

**I. Penalties, 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 <https://www.growwmf.in/downloads/penalties-&-pending-litigation>

**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 of Groww Mutual Fund on August 17, 2023. The Board of Directors of Groww Trustee Limited has ensured that the Scheme is a new product offered by Groww 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.

Sd/-

Varun Gupta

CEO

Date: November 28, 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](mailto:investorsupport.mfs@kfintech.com), Website Address - [www.kfintech.com](http://www.kfintech.com)

## LIST OF COLLECTION CENTRES

### **AMC Investor Service Centres:**

- a. **Lower Parel:** 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra, Tele- +91 22 69744435.
- b. **Ghatkopar:** Office no. 601, Sixth Floor, Wing A, Integrated Arcade, Corner of Dharamshi Lane and R.B. Mehta Marg, Ghatkopar (East), Mumbai – 400077, Maharashtra

**Customer Support Email Id – [support@growwmf.in](mailto: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 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.https://www.kfintech.com](https://www.kfintech.com)**

### **Investor Service Centres: KFin Technologies Ltd**

Sr	Branch Name	State	Address
1	Bangalore	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004
2	Belgaum	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
3	Bellary	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
4	Davangere	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
5	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	Hassan	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
7	Hubli	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
8	Mangalore	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
9	Margoa	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
10	Mysore	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
11	Panjim	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
12	Shimoga	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
13	Ahmedabad	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009
14	Anand	Gujarat	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001
15	Baroda	Gujarat	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
16	Bharuch	Gujarat	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001
17	Bhavnagar	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
18	Gandhidham	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201
19	Gandhinagar	Gujarat	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat
20	Jamnagar	Gujarat	Kfin Technologies Ltd 131 Madhav Piazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008
21	Junagadh	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
22	Mehsana	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002
23	Nadiad	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001
24	Navsari	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445
25	Rajkot	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001

26	Surat	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002
27	Valsad	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
28	Vapi	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Deb Bank Gide Char Rasta Silvassa Road Vapi 396191
29	Chennai	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam   Chennai – 600 034
30	Calicut	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
31	Cochin	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
32	Kannur	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001
33	Kollam	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
34	Kottayam	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
35	Palghat	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
36	Tiruvalla	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
37	Trichur	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
38	Trivandrum	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001
39	Coimbatore	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
40	Erode	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003
41	Karur	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
42	Madurai	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
43	Nagercoil	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001
44	Pondicherry	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
45	Salem	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009
46	Tirunelveli	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001



47	Trichy	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiiamman Kalyana Mandapam Putthur - Trichy 620017
48	Tuticorin	Tamil Nadu	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
49	Vellore	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
50	Agartala	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhan Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001
51	Guwahati	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007
52	Shillong	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
53	Silchar	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
54	Ananthapur	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
55	Guntur	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
56	Hyderabad	Telangana	KFin Technologies Limited, 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad 500009
57	Karimnagar	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
58	Kurnool	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001
59	Nanded	Maharashtra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
60	Rajahmundry	Andhra Pradesh	Kfin Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry AP- 533101
61	Solapur	Maharashtra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
62	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	Tirupathi	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
64	Vijayawada	Andhra Pradesh	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
65	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	Warangal	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002

67	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	Hyderabad(Gachibowli)	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032
69	Akola	Maharashtra	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra
70	Amaravathi	Maharashtra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
71	Aurangabad	Maharashtra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
72	Bhopal	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011
73	Dhule	Maharashtra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
74	Indore	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore - 452001
75	Jabalpur	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
76	Jalgaon	Maharashtra	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
77	Nagpur	Maharashtra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apartment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
78	Nasik	Maharashtra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
79	Sagar	Madhya Pradesh	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002
80	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	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
82	Balasore	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
83	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	Berhampur (Or)	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001

85	Bhilai	Chatisgarh	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
86	Bhubaneswar	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
87	Bilaspur	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
88	Bokaro	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
89	Burdwan	West Bengal	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
90	Chinsura	West Bengal	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
91	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	Dhanbad	Jharkhand	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001
93	Durgapur	West Bengal	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
94	Gaya	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001
95	Jalpaiguri	West Bengal	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
96	Jamshedpur	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
97	Kharagpur	West Bengal	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304
98	Kolkata	West Bengal	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb
99	Malda	West Bengal	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
100	Patna	Bihar	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001
101	Raipur	Chatisgarh	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001
102	Ranchi	Jharkhand	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
103	Rourkela	Orissa	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
104	Sambalpur	Orissa	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
105	Siliguri	West Bengal	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
106	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	Aligarh	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001
108	Allahabad	Uttar Pradesh	KFin Technologies Limited Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj)Uttar Pradesh, Pin Code: 211001
109	Ambala	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
110	Azamgarh	Uttar Pradesh	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001
111	Bareilly	Uttar Pradesh	Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001
112	Begusarai	Bihar	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101
113	Bhagalpur	Bihar	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001
114	Darbhangha	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004
115	Dehradun	Uttaranchal	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001
116	Deoria	Uttar pradesh	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001
117	Faridabad	Haryana	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
118	Ghaziabad	Uttar Pradesh	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
119	Ghazipur	Uttar Pradesh	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001
120	Gonda	Uttar Pradesh	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001
121	Gorakhpur	Uttar Pradesh	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001
122	Gurgaon	Haryana	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
123	Gwalior	Madhya Pradesh	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011
124	Haldwani	Uttaranchal	Kfin Technologies Ltd Shoop No 5 Kmvn Shopping Complex - Haldwani 263139
125	Haridwar	Uttaranchal	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
126	Hissar	Haryana	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
127	Jhansi	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001

128	Kanpur	Uttar Pradesh	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
129	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001
130	Mandi	Himachal Pradesh	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
131	Mathura	Uttar Pradesh	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
132	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	Mirzapur	Uttar Pradesh	KFin Technologies Limited, Second Floor, Triveni Campus  Ratanganj, Mirzapur, Uttar Pradesh, 231001
134	Moradabad	Uttar Pradesh	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001
135	Morena	Madhya Pradesh	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001
136	Muzaffarpur	Bihar	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
137	Noida	Uttar Pradesh	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
138	Panipat	Haryana	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
139	Renukoot	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
140	Rewa	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001
141	Rohtak	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
142	Roorkee	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667
143	Satna	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001
144	Shimla	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001
145	Shivpuri	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551
146	Sitapur	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001
147	Solan	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
148	Sonepat	Haryana	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.
149	Sultanpur	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001

150	Varanasi	Uttar Pradesh	KFin Technologies Ltd D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010
151	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	Kolhapur	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
153	Mumbai	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001
154	Pune	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005
155	Vashi	Maharashtra	Kfin Technologies Limited, Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703
156	Andheri	Maharashtra	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069
157	Borivali	Maharashtra	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092
158	Thane	Maharashtra	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602
159	Ajmer	Rajasthan	KFIN Technologies Ltd, Shop no. 2 3rd Floor, Above Raymond Shop, Opp City Power House, Hathi Bhata, Ajmer-305001
160	Alwar	Rajasthan	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
161	Amritsar	Punjab	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
162	Bhatinda	Punjab	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
163	Bhilwara	Rajasthan	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
164	Bikaner	Rajasthan	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001
165	Chandigarh	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
166	Ferozpur	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozpur 152002
167	Hoshiarpur	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001



168	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	Jalandhar	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
170	Jammu	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
171	Jodhpur	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003
172	Karnal	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001
173	Kota	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
174	Ludhiana	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001
175	Moga	Punjab	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
176	New Delhi	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
177	Pathankot	Punjab	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001
178	Patiala	Punjab	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
179	Sikar	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
180	Sri Ganganagar	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
181	Udaipur	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
182	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	chandrapur	Maharashtra	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuvanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402
184	Ghatkopar	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
185	Satara	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
186	Ahmednagar	Maharashtra	KFin Technologies Limited, Above Shubham mobile & Home Appliances, 1st Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001



187	Nellore	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003
188	Kalyan	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
189	Korba	Chatisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677
190	Ratlam	Madhya Pradesh	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001
191	Tinsukia	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam
192	Saharanpur	Uttar Pradesh	KFin Technologies Limited Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001
193	Kalyani	West Bengal	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235
194	Hosur	Tamil Nadu	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109

**SCSBs:**

Please visit the website [www.sebi.gov.in](http://www.sebi.gov.in) for the list of SCSBs. You may also check with your bank for the ASBA facility.



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

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

**Notice cum addendum no. 28/2024**

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

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

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

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



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



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



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

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

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

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

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

**Sd/-**  
**Authorised Signatory**

**Place: Mumbai**  
**Date: November 28, 2024**

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