



Annexure A
SCHEME INFORMATION DOCUMENT
Groww Gold ETF FOF

(An open-ended fund of fund scheme investing in units of Groww Gold ETF)

| This product is suitable for investors who are seeking*: | Scheme Riskometer | Benchmark Riskometer (as applicable) |
|---|--|---|
| <ul style="list-style-type: none"> Investment predominantly in units of Groww Gold ETF Long term capital appreciation |  <p>Investors understand that their principal will be at High Risk.</p> | <p>Domestic Price of Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price)</p>  <p>The Benchmark is at High Risk</p> |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made

Offer for Sale of Units Rs 10 on the date of allotment for applications received during the New Fund Offer (“NFO”) period and at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC.

New Fund Offer Opens on: October 16, 2024
New Fund Offer Closes on: October 30, 2024
Scheme re-opens on: On or before November 14, 2024

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|---|---|
| Name of Mutual Fund | Groww Mutual Fund |
| Name of Asset Management Company | Groww Asset Management Limited (CIN: U65991KA2008PLC180894) Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India Tel: (011) 3025 2900; |
| Name of Trustee Company | Groww Trustee Limited (CIN: U65991KA2008PLC183561) Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India. |
| Corporate Office | 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra, Tele:+91 22 69744435 |
| Website | www.growwmf.in |

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 October 07, 2024.

| TABLE OF CONTENTS | PAGE NO. |
|--|-----------------|
| SECTION I | |
| I. HIGHLIGHTS / SUMMARY OF THE SCHEME | 4 |
| II. INFORMATION ABOUT SCHEME | 18 |
| A. HOW WILL SCHEME ALLOCATE ITS ASSETS | 18 |
| B. WHERE WILL THE SCHEME INVEST | 20 |
| C. WHAT ARE THE INVESTMENT STRATEGIES | 21 |
| D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE | 21 |
| E. WHO MANAGES THE SCHEME? | 22 |
| F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND? | 22 |
| G. HOW HAS THE SCHEME PERFORMED | 22 |
| H. ADDITIONAL SCHEME RELATED DISCLOSURES | 22 |
| III. OTHER DETAILS | 24 |
| A. COMPUTATION OF NAV | 24 |
| B. NEW FUND OFFER (NFO) EXPENSES | 25 |
| C. ANNUAL SCHEME RECURRING EXPENSES | 25 |
| D. LOAD STRUCTURE | 27 |
| SECTION II. | 28 |
| I. INTRODUCTION | 28 |
| A. DEFINITION & INTERPRETATION | 28 |
| B. RISK FACTORS | 28 |
| C. RISK MITIGATION STRATEGIES | 31 |
| II. INFORMATION ABOUT SCHEME | 33 |
| A. WHERE WILL THE SCHEME INVEST? | 33 |
| B. WHAT ARE THE INVESTMENT RESTRICTIONS? | 33 |
| C. FUNDAMENTAL ATTRIBUTES | 34 |
| D. INDEX METHODOLOGY (FOR INDEX FUNDS, ETFS AND FOFs HAVING ONE UNDERLYING DOMESTIC ETF) | 35 |
| E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFS) | 35 |
| F. FLOORS AND CEILING WITHIN A RANGE OF 5% OF THE INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET | 35 |
| G. OTHER SCHEME SPECIFIC DISCLOSURES | 35 |
| III. OTHER DETAILS | 45 |
| 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 | 45 |
| B. PERIODIC DISCLOSURES SUCH AS HALF YEARLY DISCLOSURES, HALF YEARLY RESULTS, ANNUAL REPORT | 45 |
| C. TRANSPARENCY/NAV DISCLOSURE | 46 |
| D. TRANSACTION CHARGES AND STAMP DUTY | 46 |
| E. ASSOCIATE TRANSACTIONS | 47 |
| F. TAXATION | 47 |
| G. RIGHTS OF UNITHOLDERS | 50 |
| H. LIST OF OFFICIAL POINTS OF ACCEPTANCE | 50 |
| 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 | 50 |

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
|----------------|---------------------------------------|---|
| I. | Name of the scheme | Groww Gold ETF FOF |
| II. | Category of the Scheme | Fund of Fund – Domestic (FOF) |
| III. | Scheme type | An open-ended fund of fund scheme investing in units of Groww Gold ETF |
| IV. | Scheme code | GROW/O/O/FOD/24/09/0021 |
| V. | Investment objective | The investment objective of the Scheme is to seek to provide returns that are in line with returns provided by Groww Gold ETF. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. |
| VI. | Liquidity details: | The Scheme will offer units for purchases/switch-ins and redemptions/switch-outs at NAV based prices on all business days on an ongoing basis. Repurchase of Units will be at the NAV prevailing on the date the units are tendered for repurchase. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 3 working Days from the date of receipt of a valid redemption request. |
| | Listing details | The Scheme being open ended, the Units are not proposed to be listed on any stock exchange and no transfer facility on the exchange is provided. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme. |
| VII. | Benchmark (Total Return Index) | Domestic Price of Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price). The Trustees have adopted Domestic Price of Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price) as the benchmark index. Thus, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme. The Trustees reserves right to change benchmark in future for measuring performance of the Scheme subject to SEBI Mutual Fund Regulations, 1996 and circulars issued by SEBI from time to time. |
| VIII. | NAV disclosure | The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/nav and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 10.00 am of |

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| | | the following Business Day. Further details are mentioned in Section II. |
| IX. | Applicable timelines | <p><u>Timeline for Dispatch of redemption proceeds:</u> The redemption or repurchase proceeds shall be dispatched to the unitholders within 03 working days from the date of redemption or repurchase. In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023.</p> <p><u>Dispatch of IDCW:</u> The IDCW warrants shall be dispatched to the unitholders within 07 working days of the date of declaration of the IDCW. 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. 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. Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</p> |
| X. | Plans and Options Plans/Options and sub options under the Scheme | <p>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.</p> <p>Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option shall have only Reinvestment of IDCW and Payout of IDCW Option.</p> <p>The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if he is a direct investor.</p> <p>If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW.</p> <p>Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Groww Gold ETF FOF - Direct Plan”. Treatment for investors based on the applications received is given in the table below:</p> <p>Investors should also indicate “Direct” in the ARN column of the application form. If the application is received incomplete with</p> |

respect to not selecting Regular/Direct Plan, the application will be processed as under:

| 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 |
| 8. | Mentioned | Not mentioned | Regular Plan |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. ****DIRECT PLAN:** Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through the stock exchange and is not available for investors who route their investments through a Distributor.

XI. Load Structure

Exit Load: If redeemed within 30 days from the date of allotment: 1%;
If redeemed after 30 days from the date of allotment: NIL.
For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.
The Mutual Fund may charge the load within the stipulated limit of 5% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 95% of the NAV.
The Trustee reserves the right to modify/alter the load structure and may decide to charge on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps:
• Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Groww MF ISCs' and distributors' offices and on the website of the AMC.

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| | | <ul style="list-style-type: none"> • The notice–cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock. • The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load. | | | | |
| XII. | Minimum Application Amount/switch in | Minimum Investment size <table border="1"> <tr> <td>Initial Purchase (Non- SIP)</td> <td>Rs. 500/- and in multiples of Re. 1 for purchases and of Re 0.01 for switches.</td> </tr> <tr> <td>SIP Purchase</td> <td>Rs. 1200/- (Subject to a minimum of 12 SIP instalments of Rs. 100/- each for monthly option and 4 SIP instalments of Rs.300/- for quarterly option)</td> </tr> </table> | Initial Purchase (Non- SIP) | Rs. 500/- and in multiples of Re. 1 for purchases and of Re 0.01 for switches. | SIP Purchase | Rs. 1200/- (Subject to a minimum of 12 SIP instalments of Rs. 100/- each for monthly option and 4 SIP instalments of Rs.300/- for quarterly option) |
| Initial Purchase (Non- SIP) | Rs. 500/- and in multiples of Re. 1 for purchases and of Re 0.01 for switches. | | | | | |
| SIP Purchase | Rs. 1200/- (Subject to a minimum of 12 SIP instalments of Rs. 100/- each for monthly option and 4 SIP instalments of Rs.300/- for quarterly option) | | | | | |
| XIII. | Minimum Additional Purchase Amount | During NFO Period: Rs. 500 per application and in multiples of Re. 1 thereafter. Units will be allotted in whole figures and the balance amount will be refunded. | | | | |
| XIV. | Minimum Redemption/switch out amount | The minimum redemption amount shall be Rs. 500 or ‘any number of units’ as requested by the investor at the time of redemption request. The Minimum Application and redemption amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of clause 6.10 of SEBI Master Circular dated June 27, 2024, as amended from time to time. There is no minimum balance requirement . | | | | |
| XV. | New Fund Offer Period This is the period during which a new scheme sells its units to the investors. | NFO opens on: October 16, 2024 NFO closes on: October 30, 2024 Minimum duration to be 3 working days and will not be kept open for more than 15 days Any changes in dates will be published through notice on AMC website i.e. https://www.growwmf.in/downloads/addendum | | | | |
| XVI. | New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO. | Rs 10 per unit | | | | |
| XVII. | Segregated portfolio/side pocketing disclosure | AMC may create segregated portfolio in the scheme. For details, kindly refer SAI | | | | |
| XVIII. | Swing pricing disclosure | Not applicable | | | | |

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| XIX. | Stock lending/short selling | Not Applicable |
| XX. | How to Apply and other details | Investors can subscribe for the Units of the Scheme by completing the Application Form and delivering it at any Investor Service Centre or Collection Centre. KYC complied investor/ Investors who are able to provide necessary information and/or documents to perform KYC can perform a web-based transaction to purchase units of the Scheme on website of the Groww Mutual Fund i.e. https://gmf.kfintech.com/ or through any other electronic mode introduced from time to time. For further details provided in Section II. |
| XXI. | Investor services | <p>The investors are requested to take note that, pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023, read along with circular dated August 04, 2023, a common Online Dispute Resolution Portal (“ODR Portal”) has been introduced to provide investors / unit holders with a mechanism to redress their grievances.</p> <p>The ODR Portal allows investors / unitholders with additional mechanism to resolve the grievances through online conciliation and online arbitration. The link to access ODR Portal is as follows: https://smartodr.in/login</p> <p>KFin Technologies Ltd. Selenium, Tower B, Plot number 31 & 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 the investor support number of AMC 8050180222.</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</p> |

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| | | <p>Investor Support Email Id – support@growwmf.in</p> <p>Incase investor’s query is not resolved satisfactorily, then he/she can address the query to the Investor Relations Officer:</p> <p>Mr. Krishnam Thota (Investor Relations Officer) Corporate Office - 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra, Tele- +91 22 69744435 Email: iro@growwmf.in</p> |
| XXII | Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable) | The Scheme is an open ended FOF Scheme |
| XXIII | Special product/facility available during the NFO and on ongoing basis | <p>Switching and Systematic Investment Plan are available during the NFO.</p> <p>The Special Products / Facilities available under the Scheme, are:</p> <ol style="list-style-type: none"> i. Systematic Investment Plan [SIP] ii. Systematic Transfer Plan[STP] iii. Systematic Withdrawal Plan[SWP] iv. IDCW Sweep Facility v. Transactions by Fax/ Email vi. Transactions through Electronic Mode vii. K-TRACK’ for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch viii. Transactions through Stock Exchange Platform for Mutual Funds ix. Transactions Through MF Utility ("MFU") x. Registration of Multiple Bank Accounts in respect of an Investor Folio xi. MFCentral as Official Point of Acceptance of Transactions (OPAT) xii. Daily SIP <p>For further details of above special products / facilities, For Details, kindly refer SAI</p> <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 : Monthly and Quarterly;</u> Minimum SIP instalment amount: 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];</p> |

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| | | <p>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"> • SIP auto debit period: The SIP auto debit will continue till 5 years. • SIP date: 15th of the month (commencing 30 days after the first SIP instalment date); and • SIP frequency: Monthly <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;</p> <p>All the cheques/ payment instructions [including the first cheque/payment instruction] shall be of equal amounts in case of SIP applications;</p> <p>Investors may also choose to invest any lump sum amount along with the first SIP 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 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive Instalments 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. The conditions for investing in STP will be as follows:</p> <p>STP Frequency : Daily, Weekly, Monthly and Quarterly;</p> <p>Minimum STP instalment amount: Rs. 500/- per instalment and in multiples of Re.1/- thereafter for Daily/ Weekly/ Monthly/ Quarterly;</p> <p>Minimum No. of STP instalments</p> <p>Daily - 180 instalments</p> <p>Weekly - 24 instalments</p> <p>Monthly - 12 instalments</p> <p>Quarterly - 4 instalments</p> |
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| | <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:</p> <ul style="list-style-type: none"> • STP period: 12 instalments. • STP date: 15th of every month; and • STP frequency: Monthly <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> 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 Minimum SWP instalment amount: Monthly: Rs. 500/- and in multiples of Re.1/- thereafter; Minimum No. of SWP instalments : monthly - 12 instalments [including the first SWP];Rs.1,500/- 4 for quarterly frequency 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). <u>Registration period:</u> A minimum period of 8 calendar days shall be required for registration under SWP. The default options (where the period, frequency and SWP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> • SWP period: The SWP will continue till 5 years. <p>SWP frequency : Monthly</p> <ul style="list-style-type: none"> • SWP date: 8th of every month. <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. 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> |
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| | <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. 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. 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><u>Transactions by Fax/ Email:</u></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 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><u>Transactions through Electronic Mode:</u></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</p> |
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| | <p>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><u>Transactions through Stock Exchange Platform for Mutual Funds</u></p> <ul style="list-style-type: none"> - Mutual Fund Distributor registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use NMF-II platform of National Stock Exchange of India Ltd. ('NSE') and/or of BSE Star MF platform of Bombay Stock Exchange ('BSE') to purchase and redeem units of schemes of the Fund directly from Groww Mutual Fund in physical (non-demat) mode and/or demat (electronic) mode. - MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor's account. In the same manner, units shall be credited and debited directly from the demat account of investors. - Non-demat transactions are also permitted through stock exchange platform. - The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. <p><u>Transactions Through MF Utility ("MFU"):</u></p> <p>The AMC has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") a "Shared Services" initiative formed by the Asset Management Companies of SEBI registered Mutual Funds under the aegis of Association of Mutual Funds in India (AMFI). MFU acts as a transaction aggregation portal for enabling transaction in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Both financial and non-financial transactions pertaining to Scheme(s) of Groww Mutual Fund ('the Fund') can be done through MFU at the authorized Points of Service ("POS") of MFUI. The details of POS with effect from the respective dates published on MFU website at www.mfuidia.com will</p> |
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| | <p>be considered as Official Point of Acceptance (OPA) for transactions in the Scheme(s) of the Fund.</p> <p>Additionally, such transactions can also be carried out electronically on the online transaction portal of MFU at www.mfuonline.com as and when such a facility is made available by MFUI and that the same will be considered OPA for transactions in the Scheme(s) of the Fund.</p> <p><u>The key features of MFU are:</u></p> <ol style="list-style-type: none"> 1. Investors will be required to obtain Common Account Number ("CAN") for transacting through MFU. 2. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the Point of Service (POS) of MFUI. The AMC and/ or CAMS, Registrar and Transfer Agent (RTA) of the Fund shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. 3. Investors will be allotted a CAN, a single reference number for all investments across Mutual Funds, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. 4. Currently, the transactions facilitated through MFU for the investors are: <ol style="list-style-type: none"> (i) CAN registration; (ii) Submission of documents to KRAs for KYC Registration; (iii) Financial transactions like Purchases, Redemptions and Switches, Registration of Systematic Transactions like Systematic Investments (SIP) using a single Mandate, Systematic Withdrawals (SWP) and Systematic Transfers (STP); (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. 5. The CRF and other relevant forms for transacting through MFU can be downloaded from MFUI website at www.mfuindia.com or can be obtained from MFUI POS. 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. 7. For details on carrying out the transactions through MFU or any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com. Investors of the Fund can also get in touch with Investor Service Centres (ISCs) of the AMC to know more about MFU. 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. <p>The transactions carried out through MFU shall be subject to the terms & conditions as may be stipulated by MFUI / Fund / the AMC from time to time. The terms & conditions of offering of the Scheme(s) of</p> |
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| | <p>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.</p> <p>However, if request for redemption is received together with a change of bank account (unregistered new bank account) or before verification and validation of new bank account, the redemption request would be processed to the currently registered default old bank account.</p> <p>Change of Bank Mandate: Investors are requested to note the following process shall be adopted for Change of Bank Mandate in the folio:</p> <ol style="list-style-type: none"> a) Investors shall submit duly filled in "Non-Financial Transaction Form & Multiple Bank Accounts Registration Form" along with the prescribed documents at any of the AMC branches / ISCs of Kfin. b) Any unregistered bank account or a new bank account forming part of redemption request shall not be processed. c) There shall be a cooling period of 10 calendar days for validation and registration of new bank account. Further, in case of receipt of redemption request during this cooling period, the validation of bank mandate and dispatch of redemption proceeds shall be completed within a period of 03 working days from the date of receipt of redemption request. |
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| | <p>d) In the interim, redemptions / IDCW payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders.</p> <p>e) In case, the request for change in bank account information being invalid / incomplete / dissatisfactory in respect of signature mismatch/ document insufficiency/ not complying with any requirements as stated above, the request for such change will not be processed.</p> <p>Change of Address: For change of address, Investors should fill ‘KYC change form’ and submit it to any KYC Registration Agency (KRA) along with following documents:</p> <ul style="list-style-type: none"> • Proof of new address (POA) and • Any other document/ form that the KRA may specify from time to time. <p>The AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address. The self-attested copies of above stated documents shall be submitted along with original for verification at any of the AMC branches/Investor Service Centres (ISCs) of KFin. The original document shall be returned to the investors over the counter upon verification. In case the original of any document is not produced for verification, then the copies should be properly attested/verified by entities authorized for attesting/verification of the documents. List of admissible documents for POA & POI mentioned in paragraph 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> 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>MFCentral as Official Point of Acceptance of Transactions (OPAT): 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</p> |
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| | | <p>investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Groww Mutual Fund 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> |
| XXIV | Weblink | <p>A weblink wherein TER for last 6 months, Daily TER as well as scheme factsheet is made available on https://www.growwmf.in/downloads/expense-ratio</p> |

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (ii) 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.
- (iii) 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.
- (iv) 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.
- (v) 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.
- (vi) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vii) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (viii) 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.
- (ix) The Trustees have ensured that Groww Gold ETF FOF approved by them is a new product offered by Groww Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: October 07, 2024
Place: Mumbai

Sd/-
Name: Hemal Zaveri
Designation: Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

| Instruments | Indicative allocations (% of total assets) | | Risk Profile |
|---|--|---------|--------------|
| | Minimum | Maximum | |
| Units of Groww Gold ETF | 95% | 100% | High |
| Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds. | 0% | 5% | Medium |

The Asset Allocation portion shall also include subscription and redemption cash flow which may be undeployed due to various reasons (dividend from underlying securities, rebalancing or balances for running cost of the scheme, residual amount due to execution on rounding off etc).

In line with Para 4.5 of SEBI Master circular, Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.

The Scheme does not intend to undertake/ invest/ engage in

- ADR/ GDR / Foreign Securities
- Structured obligation/Credit enhancements
- Securitized Debt
- Repo in Corporate Debt Securities
- Short selling
- Credit default swap
- Unrated Debt instruments
- Fund of Fund Schemes;

The Scheme will invest in the units of Groww Gold ETF managed by Groww Mutual Fund as per the above stated asset allocation. The cumulative gross exposure through Units of Groww Gold ETF, Money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds shall not exceed 100% of the net assets of the Scheme in accordance with Clause 12.24 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

The cumulative gross exposure to money market instruments, debt instruments will generally not exceed 5% of the Net Assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

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. The investment in these deposits shall be in accordance with clause 12.16 of SEBI Master Circular 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 in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. The AMC shall not charge any investment management fees with respect to such investment.

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the Scheme undergo changes within the permitted band as indicated above or for changes due to defensive positioning of the portfolio with a view to protect the interest of the unitholders on a temporary basis. The investors/unitholders can ascertain details of asset allocation of the Scheme as on the last date of each month on AMC's website at <https://www.growwmf.in/statutory-disclosure/portfolio> that will display the asset allocation of the Scheme as on the given day.

Rebalancing of deviation due to short term defensive consideration

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. As per clause 1.14.1.2 of SEBI Master Circular dated June 27, 2024, such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 business days in such cases.

Rebalancing due to passive breach

In the event of deviation from mandated asset allocation mentioned above due to passive breaches, the rebalancing will be carried out in 30 business days. Where the portfolio is not rebalanced within 30 business days, justification for the same including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period in accordance with clause 2.9 of SEBI Master Circular dated June 27, 2024. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Investments in Scheme by AMC, Sponsor & Associates

Subject to the Regulations, the AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly, in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management fee on such investment in the

Scheme, in accordance with sub-regulation 3 of Regulation 24 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable regulations and also in accordance with Clause 6.11 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 regarding minimum number of investors in the Scheme. In terms of SEBI notification dated August 5, 2021 and as per Regulation 25, sub-regulation 16A of SEBI (Mutual Funds) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. In case of NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

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

| Sl. no | Type of Instrument | Percentage of exposure | Circular references* |
|--------|---|------------------------|---|
| 1. | Securities Lending | 0% | Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024. |
| 2. | Equity Derivatives for non-hedging purposes | 0% | 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% | - |

Tracking error

Tracking error is a measure of the difference in returns from the Scheme and the returns from the underlying benchmark.

It is computed as the standard deviation of the difference between the daily returns of the underlying benchmark and the

NAV of the Scheme on an annualized basis.

Tracking error could be the result of a variety of factors including but not limited to:

- Payment of scheme expenses.

- Investment in Debt and money market instruments to meet redemption / other liquidity requirements.
- Disinvestments to meet redemptions, recurring expenses etc.
- Execution of large subscription / redemption transaction.
- Levy of margins by exchanges

The investment manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The annualized standard deviation of the difference in daily returns between the underlying benchmark and the NAV of the scheme based on past one year rolling data shall not exceed 2%.

In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. Index in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. However, Tracking Error of Index is likely to be low as compared to a normal index fund.

There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the underlying benchmark.

B. WHERE WILL THE SCHEME INVEST?

- Units of Groww Gold ETF
- money market instruments / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds
- Any other instruments may be permitted by RBI/SEBI under prevailing laws from time to time.
(Detailed definition and applicable regulations/guidelines for each instrument is included in Section II)

C. WHAT ARE THE INVESTMENT STRATEGIES?

As per investment objective, the scheme will invest in units of Groww Gold ETF.

Investments made from the net assets of the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The scheme will not participate in derivatives product.

Portfolio Turnover Policy:

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. Portfolio Turnover is not applicable to Fund of Funds Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): Domestic Price of Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price).

The Trustees have adopted Domestic Price of Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price) as the benchmark index. As per its investment objective, the investment would primarily be in Securities which are constituents of the benchmark index. Thus, the composition of the aforesaid benchmark index is 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. Wilfred Gonsalves, his particulars are given below:

| | |
|-----------------------|--------------------------------------|
| Fund Manager | Tenure of managing the Scheme |
| Mr. Wilfred Gonsalves | Since inception of the Scheme |

| Name of the Fund Manager | Age | Education Qualification | Experience | Other Schemes managed by the Fund Manager |
|---|------------|-----------------------------------|--|--|
| Mr. Wilfred Peter Gonsalves, Debt Dealer & Fund Manager | 30 years | CA, B. Com from Mumbai University | "Wilfred has over 7 years of experience in Investment Management, with a strong background in credit analysis, macroeconomics, fixed income, and gold. At Whiteoak Capital, where he worked for 1.5 years, Wilfred specialized as a dealer in Fixed Income securities and supported Gold ETF units trading. Prior to this, he served as a Fixed Income Dealer at Edelweiss Tokio Life Insurance for 3 years, where his responsibilities included Fixed Income trading and portfolio management. Additionally, at L&T Finance, Wilfred was part of the Deal Origination team for 2 years, conducting in-depth credit analysis to support investment decisions." | Nil |

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)

This scheme is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings - Not Applicable as this is a new scheme
- 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 - Not Applicable
- iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. - Not Applicable as this is a new scheme
- iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. - Not Applicable
- v. Aggregate investment in the Scheme by: Not Applicable as this is a new scheme

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** – Groww Asset Management Limited (GAML), the asset management company may invest in the Scheme. However, as per SEBI (Mutual Funds) Regulations, 1996, GAML will not charge any Investment Management Fee for its investment in the Scheme. In addition, the funds managed by the sponsors, Group may invest in the Scheme.
The details are provided on <https://www.growwmf.in/statutory-disclosure/alignment-of-interest>
- **Risk-o-meter** shall be evaluated on a monthly basis and the Risk-o-meter shall be disclosed along with portfolio disclosure on GMF website and on AMFI website within 10 days from the close of each month.
- Scheme Summary Document (SSD) shall be updated on a Monthly basis or on changes in any specified fields, whichever is earlier. The same shall be uploaded on websites of GMF, AMFI and stock exchanges.

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 |
|--|---|---|---|---|

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

While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value.

Valuation of the scheme's assets, calculation of the scheme's NAV and the accounting policies & standards will be subject to such norms and guidelines that SEBI may prescribe from time to time. For the detailed

Valuation Policy and the accounting policy of the AMC, please refer the Statement of Additional Information.

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 sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The New Fund Offer expenses of the scheme will be 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% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual Annual Scheme Recurring expenses currently being charged, the investor should refer to the website of the Mutual Fund at <https://www.growwmf.in/downloads/expense-ratio>. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:

The recurring expenses of operating the Scheme on an annual basis, which shall be charged to the Scheme, are estimated to be as follows (each as a percentage per annum of the daily net assets)

| Expense Head | % p.a. of daily Net Assets* (Estimated p.a.) |
|--|---|
| Investment Management & Advisory Fee | Upto 1% |
| Audit fees/fees and expenses of trustees | |
| Custodial Fees | |
| Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants | |
| Marketing & Selling Expenses including Agents Commission and statutory advertisement | |
| Costs related to investor communications | |
| Costs of fund transfer from location to location | |

| | |
|---|-------------------|
| Cost towards investor education & awareness | |
| Brokerage & transaction cost pertaining to distribution of units | |
| Goods & Services Tax on expenses other than investment and advisory fees | |
| Goods & Services Tax on brokerage and transaction cost | |
| Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations) | |
| Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (a) | Upto 1.00% |
| Additional expenses under regulation 52 (6A) (c) | Upto 0.05% |
| Additional expenses for gross new inflows from specified cities | Upto 0.30% |

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

As per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

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.

The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Fund Scheme makes investments.

As mandated vide provision no. 3.1.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 the AMC shall not enter into any revenue sharing arrangement with the Underlying scheme in any manner and shall not receive any revenue by whatever means/head from the Underlying scheme. Any commission or brokerage received from the Underlying scheme shall be credited to scheme's account. Investors should note that the above expense to be borne by the investor includes the recurring expenses of the Underlying scheme(s) in which Fund-of-Funds scheme makes investment.

Fund of Funds investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives. Hence, the scheme is not required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives

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 for Direct Plan & Regular Plan

| Particulars | Direct Plan | Regular Plan |
|------------------------------------|--------------|--------------|
| Opening NAV per unit | 10.0000 | 10.0000 |
| Gross Scheme Returns @ 8.75% | 0.8750 | 0.8750 |
| Expense Ratio @ 1.50 % p.a. | 0.1500 | 0.1500 |
| Distribution expense ratio @ 0.25% | 0.0250 | 0.0000 |
| Total Expenses | 0.1750 | 0.1500 |
| Closing NAV per unit | 10.7000 | 10.7250 |
| Net 1 Year Return | 7.00% | 7.25% |

Notes:

- The above illustration is provided only to explain the impact of expense ratio on scheme's returns, and not to be construed as providing any kind of investment advice or guarantee on returns on investments
- The Expense are charged on the closing asset under management, and are subject to change on a periodic basis
- The tax impact has not been considered in the above illustration. 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.

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. 8050180222) or your distributor.

| Type of Load | Load chargeable (as %age of NAV) |
|--------------|--|
| Exit | If redeemed within 30 days from the date of allotment: 1%; If redeemed after 30 days from the date of allotment: NIL. |

Section II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes.
- As the Fund of Funds scheme will invest into an underlying scheme, the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non-uniform charging of expenses over a period of time.
- In the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, thus investors may not be able to obtain specific details of the investments of the underlying schemes.
- The fund of funds scheme may have different returns/performance than the underlying scheme due to various reasons. The return of the Fund of Funds may be adversely impacted by Total expense ratio, cash drag, timing and pricing difference b/w the subscription/redemption in the Fund of Funds v/s underlying scheme, operational and transactional reasons etc.
- The scheme specific risk factors of the underlying schemes become applicable where a fund of funds invest. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which Fund of Funds scheme invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Groww Mutual Fund, which disclose the relevant risk factors, are available at the Investor/Customer Service Centres or may be accessed at <https://www.growwmf.in/downloads/sid>
- The FOF may invest in the underlying ETF through stock exchange, where market price of underlying ETF may be different from its Indicative Net Asset Value (INAV)/NAV. This may affect the performance of the scheme.
- The subscription and redemption in FOF is also dependent on the liquidity of the underlying scheme. The illiquidity of the same may affect the performance of the FOF.
- A Fund Manager managing the Fund of Funds scheme may also be the Fund Manager for any underlying schemes.

The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in fund of funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in.

Risks associated with ADR / GDR / Foreign Securities:

- The scheme will not have any exposure to ADR / GDR / Foreign Securities.

Risks associated with Securitized Debt

- The scheme will not have any exposure to Securitized debt.

Risks associated with Short Selling and Securities Lending

- The scheme does not intend to short sell the securities and will not engage in Securities lending.

Risks 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 has invested in Government securities, there is no credit risk to that extent.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- Different types of securities in which the scheme would invest as given in the SID 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 AA rated, are comparatively more risky than bonds, which are AAA rated.

Risks associated with segregated portfolio

- Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- Security comprises of segregated portfolio may not realize any value.
- Listing of units of segregated portfolio in recognized 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.

Risks associated with Tracking errors/ difference:

Tracking error means the extent to which the NAV of the fund moves in a manner inconsistent with the movements of the benchmark index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the scheme, IDCW payouts if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on daily past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. However, the Fund will endeavour to limit the tracking error within 2% limits. Tracking difference is the difference of return between the scheme and benchmark annualized over 1 year, 3 year, 5 years, 10 years and since inception period. Tracking error/ difference could be the result of a variety of factors including but not limited to:

- Delay in the purchase or sale of units within the benchmark due to illiquidity in the stocks, circuit filters on the units
- Delay in realisation of sale proceeds
- The scheme may buy or sell the units of ETF at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
 - Disinvestments to meet redemptions, recurring expenses, payouts of IDCW etc.
 - Execution of large buy / sell orders
 - Delay in credit of securities
 - Transaction cost and recurring expenses
 - Delay in realisation of Unit holders' funds
 - Levy of margins by exchanges

SEBI / other Regulatory restrictions on investments and/ or divestments by the scheme / Mutual Fund, which are outside the control of AMC, which may further cause / impact the tracking error.

Risks associated with investing in Tri-Party Repo through CCIL (TREPS)

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Triparty Repo trades 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. CCIL maintains prefunded resources in all the clearing segments to cover potential losses arising from the default member. In the event of a clearing member failing to honor his settlement obligations, the default Fund is utilized to complete the settlement. The sequence in which the above resources are used is known as the "Default Waterfall". As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). However, it may be noted that a member shall have the right to submit resignation from the membership of the Security segment if it has taken a loss through replenishment of its contribution to the default fund for the segments and a loss threshold as notified have been reached. The maximum contribution of a member towards replenishment of its contribution to the default fund in the 7 days (30 days in case of securities segment) period immediately after the afore-mentioned loss threshold having been reached shall not exceed 5 times of its contribution to the Default Fund based on the last re-computation of the Default Fund or specified amount, whichever is lower. Further, it may be noted that, CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted

as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.”

RISKS ASSOCIATED WITH INVESTING IN UNDERLYING SCHEMES (AS APPLICABLE):

The scheme specific risk factors of the underlying schemes become applicable where a fund of funds invests. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which the Fund of Funds scheme invest in. Copies of the Scheme Information Documents pertaining to the various schemes of Groww Mutual Fund, which disclose the relevant risk factors, are available at the Customer Service Centers or may be accessed at <https://www.growwmf.in/downloads/sid>

C. RISK MITIGATION MEASURES FOR UNDERLYING SCHEMES

Concentration Risk

The Scheme will only invest in units of Gold ETF FOF, which will be listed on the stock exchange.

Liquidity Risk

As such the liquidity of units that the fund invests into could be relatively low. The fund will try to maintain a proper asset-liability match to ensure redemption / Maturity payments are made on time and not affected by illiquidity of the underlying units.

Risks Associated with Debt & Money Market Instruments

Credit Risk - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.

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.

- The FoF will invest in ETF. All the underlying ETF scheme related risk factors will apply to the Fund of Fund.
- Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.

The Scheme will also invest in debt securities and money market instruments.

- The credit quality of the portfolio will be maintained and monitored using in-house research capabilities as well as inputs from external sources such as independent credit rating agencies.
- The investment team will primarily use a top down approach for taking interest rate view, sector allocation along with a bottom up approach for security/instrument selection.
- The bottom up approach will assess the quality of security/instrument (including the financial health of the issuer) as well as the liquidity of the security.
- Investments in debt instruments carry various risks such as interest rate risk, reinvestment risk, credit risk and liquidity risk etc. Whilst such risks cannot be eliminated, they may be minimized through diversification.

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to calculating risk ratios, tracking error etc. The AMC has implemented Quantis as the Front Office and Settlement System (FOS). The system has incorporated all the investment restrictions as per SEBI guidelines and “soft” warning alerts at appropriate levels for pre-emptive

monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same so as to act in a preventive manner.

The risk control measures for managing the debt portion of the scheme are:

1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.
2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.
3. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analyzed at regular intervals to take a call on the credit risk.
4. We define individual limits for G-Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.

The Scheme does not propose to underwrite issuances of securities of other issuers. There will be no exposure to securitized debt securities in the portfolio.

II. Information about the scheme:

A. Where will the scheme invest – Detailed description of the instruments is mentioned in Section I

B. What are the investment restrictions?

Pursuant to the Regulations and amendments thereto and subject to the Asset allocation pattern, the following investment restrictions are presently applicable to the Scheme:

1. A fund of funds scheme shall be subject to the following investment restrictions.
 - a) shall not invest in any other fund of fund scheme,
 - b) shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in the offer document of fund of funds scheme.
2. The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest to the unitholders.

Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

3. The scheme shall not invest more than 5% of NAV in Debt / Money Market instruments as specified in the asset allocation section.
4. 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 non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme (i.e. 10% of 5% of net assets) 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 this clause within the time and in the manner as may be specified by SEBI. Provided further that the scheme will not invest in unrated debt instruments.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt / Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

5. The scheme shall not make any investment in:
 - a. any unlisted security of an associate or group company of the sponsor; or
 - b. any security issued by way of private placement by an associate or group company of the sponsor; or
 - c. the listed securities of group companies of the sponsor which is in excess of 5% of the net assets (considering the scheme shall invest atleast 95% in underlying scheme).
6. Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if:-

- a. such transfers are done at the prevailing market price[^] for quoted instruments on spot basis.
Explanation- “spot basis” shall have same meaning as specified by stock exchange for spot transactions.
- b. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Note: SEBI vide provision no. 9.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024 has prescribed the methodology for determination of price to be considered for inter scheme transfers. Further, inter scheme transfers shall be in accordance with the guidelines issued by SEBI provision no. 12.30 of SEBI Master Circular on Mutual Fund dated June 27, 2024 as amended from time to time.

7. The mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
8. Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short-term deposits of schedule commercial banks, subject to such Guidelines as may be specified by the Board.
9. The scheme will not advance any loan for any purpose.

The Scheme will comply with SEBI regulations and any other regulations applicable to the investments of Funds from time to time. The Trustee may alter the above restrictions from time to time to the extent that changes in the regulations may allow. All investment restrictions shall be applicable at the time of making investment.

Investments Limitations and Restrictions in Derivatives

The scheme will not participate in derivatives product.

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 fund of fund scheme investing in units of Groww Gold ETF

(ii) Investment Objective

- o Main Objective – Please refer to Part I. V ie “Investment Objective” mentioned under **“Highlights/Summary of the Scheme”**
- o Investment pattern – Please refer to **Part II.A “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?”**

(iii) Terms of Issue –

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

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

o **Any safety net or guarantee provided:** None

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated 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 atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology

Since there is no suitable index available for gold or instruments linked to gold, the performance of the scheme will be benchmarked against the Domestic Price of Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price).

E. Principles of incentive structure for market makers (for ETFs)

Not applicable

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 – Not Applicable

G. Other Scheme Specific Disclosures:

| | |
|-------------------------------|--|
| Listing and transfer of units | The Scheme being open ended, the Units are not proposed to be listed on any stock exchange and no transfer facility on the exchange is provided. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme. |
| Dematerialization of units | The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Mode of holding shall be clearly specified in the KIM cum application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL). Unit holders opting to hold the units in demat form must provide their Demat Account details like the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP, in the specified section of the application form. |

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| | <p>In case Unit holders do not provide their Demat Account details, unit will be allotted to them in physical form and an Account Statement shall be sent to them.</p> <p>Investors holding units in dematerialized form as well as investors holding units in physical form, both shall be able to trade on the BSE StAR MF Platform and on NSE NMF II.</p> |
| <p>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.)</p> | <p>The Fund seeks to collect a minimum subscription amount of Rs. 10,00,00,000/- (Rupees Ten crores only) under the scheme during NFO.</p> |
| <p>Maximum Amount to be raised (if any)</p> | <p>There is no upper limit on the total amount that may be collected.</p> |
| <p>Dividend Policy (IDCW)</p> | <p><u>Growth Option:</u> Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.</p> <p><u>IDCW Option:</u> Under the IDCW option, the Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of IDCW. The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance.</p> <p>The asset management company (AMC) is required to despatch to the unitholders the IDCW payments within seven working days from the record date. In case the AMC fails to despatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. In case of dynamic lien the IDCW may be credited to the financier.</p> <p>The IDCW Option will be available under two sub-options – the Payout Option and the Reinvestment Option.</p> <p><u>Payout of IDCW Option:</u> Unitholders will have the option to receive payout of their IDCW by way of IDCW payments or any other means which can be encashed or by way of direct credit into their account. <u>Reinvestment of IDCW Option:</u></p> |

| | |
|--------------------------------|---|
| | <p>Under the Reinvestment option, IDCW amounts will be reinvested in the reinvestment of IDCW Option at the Applicable NAV announced immediately following the record date.</p> <p>The Trustees reserve the right to introduce new options and / or alter the payout of IDCW intervals, frequency, including the day of payout. When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> |
| Allotment (Detailed procedure) | <p>Subject to the receipt of the specified Minimum Subscription Amount for the Scheme, full allotment will be made to all valid applications received during the New Fund Offer. The AMC/ Trustee reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID, incomplete/incorrect documentation and furnishing necessary information to the satisfaction of the Mutual Fund/AMC.</p> <p>Allotment of units and dispatch of allotment advice to FPI will be subject to RBI approval if required. Investors who have applied in non-depository mode will be entitled to receive the account statement of units within 5 Business Days of the closure of the NFO Period (since the investor can transact only through the exchange after NFO period, they need to convert the units in demat form).</p> <p>For applicants applying through the ASBA mode, on intimation of allotment by KFIN to the banker the investors account shall be debited to the extent of the amount due thereon. On allotment, units will be credited to the Investor's demat account as specified in the ASBA application form.</p> <p>The Units of the Scheme held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time and as stated in Para 14.4.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Further, for the procedure of release of lien, the investors shall contact their respective DP.</p> |
| | <p>dispatched to the unitholders who subscribe to the units when the scheme is open for continuous subscription after NFO as per the applicable guidelines.</p> |
| Refund | <p>If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.</p> |

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| <p>Who can invest 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"> 1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta of the HUF; 3. Minor through parent / legal guardian; 4. Partnership Firms and Limited Liability Partnerships (LLPs); 5. Proprietorship in the name of the sole proprietor; 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; 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 Portfolio Investors (FPIs) 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. 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. <p>The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list.</p> <p>Note:</p> <ol style="list-style-type: none"> 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 |
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| | <p>the mutual funds subject to conditions set out in the aforesaid regulations.</p> <p>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 ultra vires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion.</p> <p>3. Dishonoured cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected.</p> <p>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> <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. 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"> • 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/FPIs. • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. • Such other persons as may be specified by AMC from time to time. |
| 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 Centres of the Registrar or may be downloaded from https://www.growwmf.in/downloads/kim (AMC's website). Please refer to the SAI and Application Form for the instructions. An Application Form accompanied</p> |

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| | <p>by a payment instrument issued from a bank account other than that of the Applicant / Investor will not be accepted except in certain circumstances. For further details, please refer paragraph —Non – acceptance of Third Party Payment Instruments for subscriptions / investments under the section —How to Apply in SAI.</p> <p>Bank Details: 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>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>All units can be reissued without any limit by the Scheme.</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. 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>RIGHT TO RESTRICT REDEMPTION AND / OR SUSPEND REDEMPTION OF THE UNITS:</p> <p>The Fund at its sole discretion reserves the right to restrict Redemption (including switchout) of the Units (including Plan /Option) of the Scheme of the Fund upon occurrence of the below mentioned events for a period not exceeding ten (10) working days in any ninety (90) days period subject to approval of the Board of Directors of the AMC and the Trustee. The</p> |

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| | <p>restriction on Redemption (including switch-out) shall be applicable where the Redemption (including switch-out) request is for a value above Rs. 2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable to the Redemption / switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). It is further clarified that, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable on first Rs. 2,00,000/- (Rupees Two Lakhs). The Trustee / AMC reserves the right to restrict Redemption or suspend Redemption of the Units in the Scheme of the Fund on account of circumstances leading to a systemic crisis or event(s) that severely constrict market liquidity or the efficient functioning of the markets. A list of such circumstances under which the restriction on Redemption or suspension of Redemption of the Units in the Scheme of the Fund may be imposed are as follows:</p> <ol style="list-style-type: none"> 1. Liquidity issues- when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; or 2. Market failures / Exchange closures; or 3. Operational issues; or 4. If so directed by SEBI. <p>It is clarified that since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situation, the same may result in exceptionally large number of Redemption requests being made and in such a situation the indicative timelines (i.e. within 3-4 Business Days) mentioned by the Fund in the scheme offering documents, for processing of requests for Redemption may not be applicable. 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>For Purchase/ Redemption directly from the fund on any business day:</p> <ol style="list-style-type: none"> a) Upto 3.00 p.m. on a business day, the NAV of such business day. b) After 3.00 p.m. on a business day, the NAV of the following business day. <p>Switches are not allowed under the Scheme. Pursuant to Para 3.6.2.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the aforesaid cut off timing shall not be applicable for direct transaction with AMCs by MM and other eligible investors.</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>Purchase: Investors can invest under the Scheme during the New Fund Offer period and ongoing offer period with a minimum investment of Rs.500/- and in multiples of Re. 1/- thereafter.</p> |

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| | <p>Additional Purchase: Rs.500/- and in multiples of Re.1/- thereafter.</p> <p>Investments through SIP: Rs. 100/- and in multiples of Re.1/- thereafter.</p> <p>Switch: During the NFO period (Only from schemes in which switch facility is available) of the Mutual Fund. The switch request will only be taken in amount which has to be for a Minimum Purchase Value of Rs. 500/- and in multiples of Re. 1/-. A switch has the effect of redemption from one scheme/plan/option and a purchase in the other scheme/plan/option to which the switching has been done and accordingly the exit load shall be applicable, if any. The price at which the units will be switched-out will be based on the redemption price of the scheme from which switch-out is done and the proceeds will be invested into the scheme at the NFO Price. The balance amount if any, will be refunded to the investor.</p> <p>Minimum Redemption Amount: The minimum redemption amount shall be Rs. 500 or ‘any number of units’ as requested by the investor at the time of redemption request. The Minimum Application and redemption amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of clause 6.10 of SEBI Master Circular dated June 27, 2024, as amended from time to time.</p> |
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| 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 IDCW warrants shall be dispatched to the unit holders within 7 working days of the date of declaration of IDCW.</p> <p>In case of Unit Holder having a bank account with certain banks with which the Mutual Fund would have made arrangements from time to time, the IDCW proceeds shall be directly credited to their account.</p> <p>The IDCW will be paid by warrant and payments will be made in favor of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI).</p> <p>Further, the IDCW proceeds may be paid by way of ECS/EFT/NEFT/RTGS/any other manner through which the investor's bank account specified in the Registrar & Transfer Agent's records is credited with the IDCW proceeds as per the instructions of the Unit holders.</p> <p>In case the delay is beyond 7 working days, then the AMC shall pay interest @ 15% p.a. from the expiry of 7 working days till the date of dispatch of the warrant.</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> |

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| Bank Mandate | It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. |
| Delay in payment of redemption / repurchase proceeds/dividend | The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount | <p>As per the Clause 14.3 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the unclaimed Redemption and dividend amounts shall be deployed by the Fund in call money market or money market instruments and in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points.</p> <p>The AMCs shall not be permitted to charge any exit load in this plan. Provided that such schemes where the unclaimed redemption and IDCW amounts are deployed shall be only those Overnight scheme/ Liquid scheme / Money Market Mutual Fund schemes which are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix. The investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. After a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The website of Groww Mutual Fund also provides information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. The details of such unclaimed amounts are also disclosed in the annual report sent to the Unit Holders.</p> <p>Important Note: All applicants must provide a bank name, bank account number, branch address, and account type in the Application Form.</p> |
| Disclosure w.r.t investment by minors | <p>As per Para 17.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with SEBI Circular dated May 12, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <p>a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a</p> |

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| | <p>Change of Pay-out Bank mandate before redemption is processed.</p> <p>b. Redemption proceeds shall be credited only in verified bank account of the minor, i.e the account the minor may hold with the parent/legal guardian after completing 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>d. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. 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 –

Benchmark: Domestic Price of Physical Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price).

Investment Objective: The investment objective of the scheme is to generate returns corresponding to the Domestic Price of Physical Gold before expenses, subject to tracking errors, fees and expenses by investing in Physical Gold. There is no assurance or guarantee that the investment objective of the scheme would be achieved.

Investment Strategy: Groww Gold ETF is a passively managed fund which will employ an investment approach designed to track the performance of domestic price of Gold.

The Scheme will invest at least 95% of its total assets in the Gold or Gold related instruments. It may hold up to 5% of their total assets in debt or money market securities.

The expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying benchmark will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible.

There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the underlying benchmark.

TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund
-The Scheme is yet to be launched

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

Portfolio / Financial Results: This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.

The Mutual Fund shall within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

Further, the mutual fund shall also disclose the debt and money market securities transacted (including inter scheme transfers) in schemes portfolio on daily basis with a time lag of 15 days.

The Mutual Fund shall disclose the scheme portfolios as on the last day of the month/ as on the last day of every half year ended March and September within 10 days from the close of each month / half-year respectively. Further, the Mutual Fund shall also disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The disclosure shall be on www.franklintempletonindia.com and www.amfiindia.com. The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.

Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Annual Report: As required by the SEBI Regulations, the Fund will mail the scheme wise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same at nominal price. For the rest of the investors, ie whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have opted-in to receive physical copies. The AMC shall display link of the Scheme annual reports or abridged summary prominently on the Fund's website and AMFI website and make the physical copies available to the investors at its registered office at all times.

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

The AMC will calculate and disclose the first NAV under the Scheme not later than 5 Business Days from the date of allotment of units under the NFO Period. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day. As required by SEBI, the NAVs shall be disclosed in the following manner:

- i) Displayed on the website of the Mutual Fund <https://www.growwmf.in/nav>
 - ii) Displayed on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com).
- Any other manner as may be specified by SEBI from time to time. The same shall also be communicated to the Stock exchange(s), where the units will be listed. Mutual Fund / AMC will provide facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

The AMC shall update the NAVs on the website of the Mutual Fund and on the website of AMFI by 10.00 am of the following business day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before 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 NAVs.

D. Transaction charges and stamp duty- Indicate only the amount of transaction charges and stamp duty applicable.

TRANSACTION CHARGES:

SEBI with the intent to enable investment by people with small saving potential and to increase reach of Mutual Fund products in urban areas and in smaller towns, wherein the role of the distributor is vital, has allowed AMCs under clause 10.5. of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 to deduct transaction charges for subscription of Rs. 10,000/- and above. The said transaction charges will be paid to the distributors of the Mutual Fund products (based on the type of product). In accordance with the said circular, AMC / Mutual Fund will deduct the transaction charges from the subscription amount and pay to the distributors (based on the type of product and those who have opted

to receive the transaction charges) as shown in the table below. Thereafter, the balance of the subscription amount shall be invested.

(i) Transaction charges shall be deducted for Applications for purchase/ subscription received by distributor as under:

| Investor Type | Transaction Charges |
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| First Time Mutual Fund Investor | Transaction charge of Rs.150/- for subscription of Rs.10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested. |
| Investor other than First Time Mutual Fund Investor | Transaction charge of Rs. 100/- per subscription of Rs, 10,000 and above will be deducted from the subscription amount and paid to the distributor/ agent of the investor. The balance of the subscription amount shall be invested. |

(ii) 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 | | | |
| Short Term Capital Gain (redemption before completing two years of holding) | Other cases | Normal rate of tax applicable to the assessee | Normal rate of tax applicable to the assessee | Nil | 30% for Non-resident other than corporates 35% for non-residents corporates, 40% for others |
| Long Term Capital Gain (redemption after completing two years of holding) | Redeemed anytime upto March 2025 | Normal rate of tax applicable to the assessee | Normal rate of tax applicable to the assessee | Nil | 30% for Non-resident other than corporates 35% for non-residents corporates, 40% for others |
| | Redemptions w.e.f 1 st April 2025 | 12.5% | 12.5% | NIL | 12.5% |

PIO: Person of Indian origin

NRI: Non-resident Indian

FII: Foreign Institutional investor

OCB: Overseas Corporate Body

*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.

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

~~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)

No STT is payable on sale (redemption) of units of a specified 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 (OPAT): 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 the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines thereunder shall be applicable.

The Scheme Information Document containing details of the Scheme of Groww Mutual Fund, had been approved by the Board of Groww Trustee Limited on September 03, 2024. The Board of Directors of Groww Trustee Limited have ensured that the scheme approved by them is a new product offered by the Mutual Fund and is not a minor modification of the existing scheme/fund/ product.

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

Sd/-
Varun Gupta
CEO

Date: October 07, 2024

Place: Mumbai

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

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

LIST OF COLLECTION CENTRES

AMC Investor Service Centres:

1. **Lower Parel:** 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra, Tele-+91 22 69744435
2. **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

Customer Support Number - 80501 80222

Time stamping branch

MFCentral:

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

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

Website: www.kfintech.com

Investor Service Centres: KFin Technologies Ltd

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|-------------|-----------|--|
| 1 | MFS | Bangalore | Karnataka | Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004 |
| 2 | MFS | Belgaum | Karnataka | Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 |
| 3 | MFS | Bellary | Karnataka | Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 |
| 4 | MFS | Davangere | Karnataka | Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 |
| 5 | MFS | Gulbarga | Karnataka | Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|-------------|-----------|---|
| | | | | Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 |
| 6 | MFS | Hassan | Karnataka | Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201 |
| 7 | MFS | Hubli | Karnataka | Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 |
| 8 | MFS | Mangalore | Karnataka | Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka |
| 9 | MFS | Margoa | Goa | Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 |
| 10 | MFS | Mysore | Karnataka | Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 |
| 11 | MFS | Panjim | Goa | Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 |
| 12 | MFS | Shimoga | Karnataka | Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201 |
| 13 | MFS | Ahmedabad | Gujarat | Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009 |
| 14 | MFS | Anand | Gujarat | Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001 |
| 15 | MFS | Baroda | Gujarat | Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007 |
| 16 | MFS | Bharuch | Gujarat | Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 |
| 17 | MFS | Bhavnagar | Gujarat | Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001 |
| 18 | MFS | Gandhidham | Gujarat | Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfe Bank Gandhidham 370201 |
| 19 | MFS | Gandhinagar | Gujarat | Kfin Technologies Ltd 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011 |
| 20 | MFS | Jamnagar | Gujarat | Kfin Technologies Ltd 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|-------------|------------|---|
| | | | | 361008 |
| 21 | MFS | Junagadh | Gujarat | Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 |
| 22 | MFS | Mehsana | Gujarat | Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 |
| 23 | MFS | Nadiad | Gujarat | Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 |
| 24 | MFS | Navsari | Gujarat | Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445 |
| 25 | MFS | Rajkot | Gujarat | Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001 |
| 26 | MFS | Surat | Gujarat | Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002 |
| 27 | MFS | Valsad | Gujarat | Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 |
| 28 | MFS | Vapi | Gujarat | Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 |
| 29 | MFS | Chennai | Tamil Nadu | Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai – 600 034 |
| 30 | MFS | Calicut | Kerala | Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 |
| 31 | MFS | Cochin | Kerala | Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015 |
| 32 | MFS | Kannur | Kerala | Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001 |
| 33 | MFS | Kollam | Kerala | Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 |
| 34 | MFS | Kottayam | Kerala | Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 |
| 35 | MFS | Palghat | Kerala | Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 |
| 36 | MFS | Tiruvalla | Kerala | Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 |
| 37 | MFS | Trichur | Kerala | Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|-------------|-------------|--|
| | | | | Office Thrissur 680001 |
| 38 | MFS | Trivandrum | Kerala | Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001 |
| 39 | MFS | Coimbatore | Tamil Nadu | Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 |
| 40 | MFS | Erode | Tamil Nadu | Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 |
| 41 | MFS | Karur | Tamil Nadu | Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 |
| 42 | MFS | Madurai | Tamil Nadu | Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 |
| 43 | MFS | Nagerkoil | Tamil Nadu | Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001 |
| 44 | MFS | Pondicherry | Pondicherry | Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 |
| 45 | MFS | Salem | Tamil Nadu | Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009 |
| 46 | MFS | Tirunelveli | Tamil Nadu | Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 |
| 47 | MFS | Trichy | Tamil Nadu | Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiiamman Kalyana Mandapam Putthur - Trichy 620017 |
| 48 | MFS | Tuticorin | Tamil Nadu | Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 |
| 49 | MFS | Vellore | Tamil Nadu | Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001 |
| 50 | MFS | Agartala | Tripura | Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 |
| 51 | MFS | Guwahati | Assam | Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007 |
| 52 | MFS | Shillong | Meghalaya | Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 |
| 53 | MFS | Silchar | Assam | Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|---------------|----------------|--|
| | | | | 788001 |
| 54 | MFS | Ananthapur | Andhra Pradesh | Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. |
| 55 | MFS | Guntur | Andhra Pradesh | Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 |
| 56 | MFS | Hyderabad | Telangana | Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016 |
| 57 | MFS | Karimnagar | Telangana | Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 |
| 58 | MFS | Kurnool | Andhra Pradesh | Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001 |
| 59 | MFS | Nanded | Maharashthra | Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 |
| 60 | MFS | Rajahmundry | Andhra Pradesh | Kfin Technologies Ltd No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103 |
| 61 | MFS | Solapur | Maharashthra | Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 |
| 62 | MFS | Srikakulam | Andhra Pradesh | Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001 |
| 63 | MFS | Tirupathi | Andhra Pradesh | Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 |
| 64 | MFS | Vijayawada | Andhra Pradesh | Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 |
| 65 | MFS | Visakhapatnam | Andhra Pradesh | Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 |
| 66 | MFS | Warangal | Telangana | Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 |
| 67 | MFS | Khammam | Telangana | Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------------|-----------------------|----------------|---|
| 68 | Collection Center | 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 | MFS | Akola | Maharashthra | Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra |
| 70 | MFS | Amaravathi | Maharashthra | Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 |
| 71 | MFS | Aurangabad | Maharashthra | Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001 |
| 72 | MFS | Bhopal | Madhya Pradesh | Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 |
| 73 | MFS | Dhule | Maharashthra | Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 |
| 74 | MFS | Indore | Madhya Pradesh | Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore |
| 75 | MFS | Jabalpur | Madhya Pradesh | Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 |
| 76 | MFS | Jalgaon | Maharashthra | Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 |
| 77 | MFS | Nagpur | Maharashthra | Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 |
| 78 | MFS | Nasik | Maharashthra | Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 |
| 79 | MFS | Sagar | Madhya Pradesh | Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 |
| 80 | MFS | Ujjain | Madhya Pradesh | Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001 |
| 81 | MFS | Asansol | West Bengal | Kfin Technologies Ltd 112/N G. T. Road Bhangra Pachil G.T Road Asansol Pin: 713 |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|----------------|-------------|--|
| | | | | 303; Paschim Bardhaman West Bengal Asansol 713303 |
| 82 | MFS | Balasore | Orissa | Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 |
| 83 | MFS | Bankura | West Bengal | Kfin Technologies Ltd Plot Nos-80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101 |
| 84 | MFS | Berhampur (Or) | Orissa | Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 |
| 85 | MFS | Bhilai | Chatisgarh | Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 |
| 86 | MFS | Bhubaneswar | Orissa | Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 |
| 87 | MFS | Bilaspur | Chatisgarh | Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 |
| 88 | MFS | Bokaro | Jharkhand | Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 |
| 89 | MFS | Burdwan | West Bengal | Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101 |
| 90 | MFS | Chinsura | West Bengal | Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101 |
| 91 | MFS | Cuttack | Orissa | Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 |
| 92 | MFS | Dhanbad | Jharkhand | Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001 |
| 93 | MFS | Durgapur | West Bengal | Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 |
| 94 | MFS | Gaya | Bihar | Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001 |
| 95 | MFS | Jalpaiguri | West Bengal | Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 |
| 96 | MFS | Jamshedpur | Jharkhand | Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|-------------|---------------|---|
| 97 | MFS | 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 | MFS | Kolkata | West Bengal | Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb |
| 99 | MFS | Malda | West Bengal | Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 |
| 100 | MFS | Patna | Bihar | Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001 |
| 101 | MFS | Raipur | Chatisgarh | Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001 |
| 102 | MFS | Ranchi | Jharkhand | Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001 |
| 103 | MFS | Rourkela | Orissa | Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 |
| 104 | MFS | Sambalpur | Orissa | Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 |
| 105 | MFS | Siliguri | West Bengal | Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001 |
| 106 | MFS | Agra | Uttar Pradesh | Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002 |
| 107 | MFS | Aligarh | Uttar Pradesh | Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001 |
| 108 | MFS | Allahabad | Uttar Pradesh | Kfin Technologies Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001 |
| 109 | MFS | Ambala | Haryana | Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 |
| 110 | MFS | Azamgarh | Uttar Pradesh | KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001 |
| 111 | MFS | Bareilly | Uttar Pradesh | Kfin Technologies Ltd 1St Floorrear Sidea - Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001 |

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|-------------|----------------|--|
| 112 | MFS | Begusarai | Bihar | KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101 |
| 113 | MFS | Bhagalpur | Bihar | Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001 |
| 114 | MFS | Darbhanga | Bihar | KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004 |
| 115 | MFS | Dehradun | Uttaranchal | Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001 |
| 116 | MFS | Deoria | Uttar pradesh | Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001 |
| 117 | MFS | Faridabad | Haryana | Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 |
| 118 | MFS | Ghaziabad | Uttar Pradesh | Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 |
| 119 | MFS | Ghazipur | Uttar Pradesh | Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001 |
| 120 | MFS | Gonda | Uttar Pradesh | Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001 |
| 121 | MFS | Gorakhpur | Uttar Pradesh | Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001 |
| 122 | MFS | Gurgaon | Haryana | Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 |
| 123 | MFS | Gwalior | Madhya Pradesh | Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011 |
| 124 | MFS | Haldwani | Uttaranchal | Kfin Technologies Ltd Shoop No 5 Kmvn Shopping Complex - Haldwani 263139 |
| 125 | MFS | Haridwar | Uttaranchal | Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410 |
| 126 | MFS | Hissar | Haryana | Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 |
| 127 | MFS | Jhansi | Uttar Pradesh | Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001 |
| 128 | MFS | Kanpur | Uttar Pradesh | Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001 |

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

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

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

| S.NO | Branch Type | Branch Name | State | Consolidated Current Addrees |
|------|-------------|----------------|----------------|---|
| 174 | MFS | Ludhiana | Punjab | Kfin Technologies Ltd Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001 |
| 175 | MFS | Moga | Punjab | Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 |
| 176 | MFS | New Delhi | New Delhi | Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 |
| 177 | MFS | Pathankot | Punjab | Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001 |
| 178 | MFS | Patiala | Punjab | Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 |
| 179 | MFS | Sikar | Rajasthan | Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 |
| 180 | MFS | Sri Ganganagar | Rajasthan | Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 |
| 181 | MFS | Udaipur | Rajasthan | Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 |
| 182 | MFS | Eluru | Andhra Pradesh | Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002 |
| 183 | MFS | chandrapur | Madhya Pradesh | Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402 |
| 184 | MFS | Ghatkopar | Maharashtra | Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 |
| 185 | MFS | Satara | Maharashtra | Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 |
| 186 | MFS | Ahmednagar | Maharashtra | Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001 |
| 187 | MFS | Nellore | Andhra Pradesh | Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 |
| 188 | MFS | Kalyan | Maharashtra | KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301 |
| 189 | MFS | Korba | Chhattisgarh | KFin Technologies Limited Office No.202, |

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

SCSBs:

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



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

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

Notice cum addendum no. 28/2024

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

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

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

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



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



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



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

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

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

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

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

Sd/-
Authorised Signatory

Place: Mumbai
Date: November 28, 2024

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



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

Notice cum addendum no. 30/2024

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

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

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

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

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

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

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

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

Sd/-
Authorised Signatory

Place: Mumbai
Date: December 30, 2024

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



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

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

Notice cum addendum no. 32/2024

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

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

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

| Sr. No. | Scheme Name | Existing | | | | Revised | | | |
|---------|-------------------------------------|--|--|--|--|--|--|--|--|
| | | Daily | Weekly | Monthly | Quarterly | Daily | Weekly | Monthly | Quarterly |
| 01 | Groww Large Cap Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 02 | Groww Dynamic Bond Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 03 | Groww Aggressive Hybrid Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |



| | | | | | | | | | |
|-----------|--|--|--|--|--|--|--|--|--|
| 04 | Groww Overnight Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 05 | Groww Liquid Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 06 | Groww Short Duration Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 08 | Groww Value Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 09 | Groww Nifty Total Market Index Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 10 | Groww Banking & Financial Services Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 300 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |
| 11 | Groww Nifty Smallcap 250 Index Fund | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 300 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 100 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter | Rs. 500 and in multiples of Re. 1/- thereafter |



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

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



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

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

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



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

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

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

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

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

Sd/-
Authorised Signatory

Place: Mumbai
Date: January 07, 2025

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