
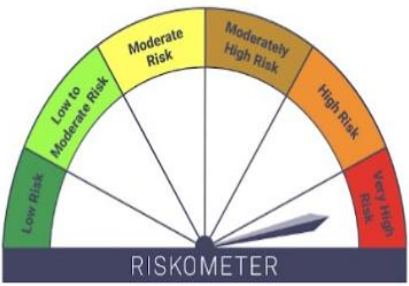


**SCHEME INFORMATION DOCUMENT**  
**Groww Nifty Non-Cyclical Consumer Index Fund**  
 (An open-ended scheme tracking Nifty Non-Cyclical Consumer Index – TRI)

Product Label		
	Scheme Riskometer	Benchmark Riskometer
<p>This product is suitable for investors*:</p> <ul style="list-style-type: none"> <li>• Long-term capital appreciation</li> <li>• Investment in equity and equity related instruments of Nifty Non-Cyclical Consumer Index</li> </ul>	 <p>Investor understands that their principal will be at Very High Risk</p>	<p>Nifty Non-Cyclical Consumer Index - TRI</p>  <p>The Benchmark is at Very High Risk</p>

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

**Continuous offer for Units at NAV based prices**

<b>Name of Mutual Fund</b>	<b>Groww Mutual Fund</b>
<b>Name of Asset Management Company</b>	<b>Groww Asset Management Limited (CIN: U65991KA2008PLC180894)</b> Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India
<b>Name of Trustee Company</b>	<b>Groww Trustee Limited (CIN: U65991KA2008PLC183561)</b> Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India
<b>Corporate Office</b>	505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra, Tele- +91 22 69744435
<b>Website</b>	<a href="http://www.growwmf.in">www.growwmf.in</a>

**The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Groww Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://www.growwmf.in/downloads/sai>

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

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

This Scheme Information Document is dated November 27, 2025

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

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b>
I.	Name of the scheme	Groww Nifty Non-Cyclical Consumer Index Fund
II.	Category of the Scheme	Index Fund
III.	Scheme type	An open-ended scheme tracking Nifty Non-Cyclical Consumer Index - Total Return Index
IV.	Scheme code	GROW/O/O/EIN/24/04/0014
V.	Investment objective	The investment objective of the Scheme is to generate long term capital growth by investing in securities of the Nifty Non-Cyclical Consumer Index (TRI) in the same proportion / weightage with an aim to provide returns before expenses that track the total return of Nifty Non-Cyclical Consumer Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.
VI.	Liquidity  Listing details	Open-ended. Purchases and redemptions at prices related to Applicable NAV, on each Business Day, commencing not later than 5 Business days from the date of allotment  Since units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an ongoing basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.
VII.	Benchmark	Nifty Non-Cyclical Consumer Index (Total Return Index). The performance of Groww Non-Cyclical Consumer Index Fund is benchmarked against the Nifty Non-Cyclical Consumer Index (Total Return Index).
VIII.	NAV disclosure	The NAVs of the Scheme will be calculated and updated on every Business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 11.00 p.m. The First NAV of the scheme shall be declared within 5 working days from the date of allotment. The NAVs shall also be updated on the website of the Groww Mutual Fund viz. <a href="https://www.growwmf.in/nav">https://www.growwmf.in/nav</a> by 11.00 p.m. Unitholders may avail the facility to receive the latest available NAVs through SMS by submitting a specific request in this regard to the AMC/Mutual Fund. Delay in uploading of NAV beyond 11.00 p.m. on every business day shall be explained in writing to AMFI. In case the NAVs are not available before the commencement of business hours on the following business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

IX.	Applicable timelines	<p><b>Dispatch of redemption proceeds</b>          The redemption or repurchase proceeds shall be dispatched to the unitholders within 03 working days from the date of redemption or repurchase.</p> <p><b>Dispatch of IDCW</b>          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>There will be two plans under the Scheme namely, Regular Plan and Direct Plan. Regular Plan:</p> <p>This Plan is for investors who wish to route their investment through any distributor.</p> <p>Direct Plan: This Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund and is not available for investors who route their investments through a Distributor.</p> <p>The portfolio of both plans will be unsegregated.</p> <p>Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form “Groww Nifty Non-Cyclical Consumer Index Fund – Direct Plan”. Investors should also indicate “Direct” in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p> <table border="1" data-bbox="638 1528 1572 1898"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2.</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3.</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4.</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5.</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6.</td> <td>Direct</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7.</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> </tbody> </table>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1.	Not mentioned	Not mentioned	Direct Plan	2.	Not mentioned	Direct	Direct Plan	3.	Not mentioned	Regular Plan	Direct Plan	4.	Mentioned	Direct	Direct Plan	5.	Direct	Not mentioned	Direct Plan	6.	Direct	Regular Plan	Direct Plan	7.	Mentioned	Regular Plan	Regular Plan
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5.	Direct	Not mentioned	Direct Plan																															
6.	Direct	Regular Plan	Direct Plan																															
7.	Mentioned	Regular Plan	Regular Plan																															

		8.	Mentioned	Not mentioned	Regular Plan
		For detailed disclosure on default plans and options, kindly refer SAI			
XI.	Load Structure	<p>Exit load:</p> <ul style="list-style-type: none"> <li>• In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment.</li> <li>• No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.</li> </ul> <p>No Exit Load shall be levied on Units allotted on Re investment of Income Distribution cum Capital Withdrawal. In respect of Systematic Transactions such as SIP, STP, etc. Exit Load, if any, prevailing on the date of registration / enrolment shall be levied. For further details on load structure refer to the section 'Load Structure' under Section 'Fees and Expenses'.</p>			
XII	Minimum Application Amount/switch in	<p><b>During NFO:</b> The Scheme has already been launched</p> <p><b>On continuous basis:</b> Rs. 500 and in multiples of Re. 1/- thereafter</p> <p><b><u>Minimum balance to be maintained and consequences of non-maintenance.</u></b> The minimum balance to be maintained at all times under the Scheme shall be equal to the minimum redemption size under the Scheme. If in the event of a redemption/ switch-out / STP / SWP, the outstanding balance falls below the minimum balance required, the AMC reserves the right to redeem the balance amount/units outstanding.</p>			
XIII.	Minimum Additional Purchase Amount	Rs. 500 and in multiples of Re. 1 thereafter.			
XIV.	Minimum Redemption/switch out amount	Minimum Redemption/switch out amount - The minimum redemption amount for all plans will be Rs.500/- and in multiples of Re.1/-			
XV	New Fund Offer Period	The Scheme has already been launched. The date of inception is May 22, 2024.			
XVI.	New Fund Offer Price:	The Scheme has already been launched			
XVII.	Segregated portfolio/side pocketing disclosure	The provisions wrt segregated portfolio are inserted. For Details, kindly refer SAI			
XVIII	Swing pricing disclosure	Not applicable since it is an Index Scheme			
XI	Stock lending/short selling	The AMC will follow regulatory restrictions as may be prescribed in carrying on the activities of Stock lending. Such lent stock, while they are on-lending, will not be available for sale, and this can result in temporary illiquidity.			

		<p>The Fund Manager may engage in Stock Lending as per following limits:</p> <ul style="list-style-type: none"> <li>• Not more than 20% of the net assets of the Scheme can generally be deployed in Stock Lending.</li> <li>• Not more than 5% of the net assets of the Scheme can generally be deployed in Stock Lending to any single counter party. Kindly refer SAI</li> </ul>
XX	How to apply and other details?	<p>Investors may obtain Key Information Memorandum (KIM) along with the application forms from the AMC offices or Customer Service Centers of the Registrar or may be downloaded from <a href="https://www.growwmf.in/downloads/kim">https://www.growwmf.in/downloads/kim</a>. Please refer to the SAI and Application Form for the instructions.</p> <p>An Application Form accompanied by a payment instrument issued from a bank account other than that of the Applicant / Investor will not be accepted except in certain circumstances. For further details, please refer paragraph —Non – acceptance of Third Party Payment Instruments for subscriptions / investments under the section —How to Apply in SAI.</p> <p><b>Bank Details:</b></p> <p>In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit. Also, please refer to point on Registration of Multiple Bank Accounts in respect of an Investor Folio given elsewhere in this document.</p> <p><b>Where can applications for subscription/redemption/ switches be submitted:</b></p> <p>Applications can be made either by way of a "Regular Application or Transaction slip" along with a cheque/DD. The Mutual Fund may introduce other newer methods of application which will be notified as and when introduced. Investors should complete the Application Form and deliver it along with a cheque/draft (i.e. in case of "Regular Application") at any of the official points of acceptance of transactions listed below:</p> <p>First time investments can be made only by way of duly filled in application form.</p> <p>(1) At the Official points of acceptance of transactions as given on the back cover of this document.</p> <p>(2) For investments through switch transactions, transaction slip with application forms can be submitted at the AMC branches and KFIN Investor Service Centres &amp; branches given in the last page.</p> <p>Redemption/Switch requests: Where Units under a Scheme are held under both Direct Plan and Regular Plan, investors should clearly mention the plan from which redemption/switch requests are to be processed. If the investor does not mention the plan then the application may be rejected.</p> <p>For more details please refer section II</p>

XXII.	Investor services	<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>Investors can also address their queries to the below details:          Investor Support Number – 8050180222          Investor Support Email Id – <a href="mailto:support@growwmf.in">support@growwmf.in</a></p> <p>Incase investor’s query is not resolved satisfactorily, then he/she can address the query to the Investor Relations Officer:</p> <p>Mr. Krishnam Thota (Investor Relations Officer) Corporate Office - 505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra, Tele- <a href="tel:+912269744435">+91 22 69744435</a> Email: <a href="mailto:iro@growwmf.in">iro@growwmf.in</a></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><b>KFin Technologies Ltd.</b>          Selenium, Tower B,          Plot number 31 &amp; 32,          Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad-500032.</p> <p>The investors are further 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 <a href="https://smartodr.in/login">https://smartodr.in/login</a></p>
XXIII	Specific attribute of the scheme (such as lock in, duration in case of	It is an open-ended Index Fund, hence not applicable

	target maturity scheme/close ended schemes) (as applicable)	
XXIV	Special product/facility available during the NFO and on ongoing basis	<p>The Special Products / Facilities available under the Scheme, are:</p> <ul style="list-style-type: none"> <li>• Systematic Investment Plan [SIP]</li> <li>• Systematic Transfer Plan [STP]</li> <li>• Systematic Withdrawal Plan [SWP]</li> <li>• IDCW Sweep Facility</li> <li>• Transactions by Email</li> <li>• Transactions through Electronic Mode</li> <li>• K-TRACK for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch</li> <li>• Transactions through Stock Exchange Platform for Mutual Funds</li> <li>• Transactions Through MF Utility ("MFU")</li> <li>• Registration of Multiple Bank Accounts in respect of an Investor Folio</li> <li>• MFCentral as Official Point of Acceptance of Transactions (OPAT)</li> </ul> <p><b><u>Systematic Investment Plan (SIP):</u></b>            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><b><u>SIP Frequency:</u></b>  <b><u>SIP Installments and Amount –</u></b>            Daily – Rs. 100 and in multiples of Re.1 thereafter            Weekly – Rs. 100 and in multiples of Re.1 thereafter            Monthly – Rs. 500 and in multiples of Re.1 thereafter            Quarterly - Rs. 500 and in multiples of Re.1 thereafter</p> <p><b><u>Minimum No. of SIP instalments:</u></b>            Minimum number of installments for each frequency are -            Daily – 180 instalments            Weekly – 24 instalments            Monthly - 12 instalments            Quarterly – 4 instalments</p> <p><b><u>Frequency / Date:</u></b>            Daily - Every business day            Weekly - 1, 8, 15 &amp; 22            Monthly - Any day between 1st and 28th of the month            Quarterly - Any day between 1st and 28th of the quarter            (In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme).</p> <p><b><u>Registration period:</u></b> There must be at least 30 days between the first SIP cheque and subsequent due date of Auto Debit [NACH clearing];</p>

	<p>In case of the auto debit facility, the default options (where auto debit period, frequency and SIP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> <li>• SIP auto debit period: The SIP auto debit will continue till 5 years.</li> <li>• SIP date: 15th of the month (commencing 30 days after the first SIP instalment date); and</li> <li>• SIP frequency: Monthly</li> </ul> <p>The load structure prevailing at the time of submission of the SIP application [whether fresh or extension] will apply for all the instalments indicated in such application;</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.</p> <p>Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive 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><b><u>Systematic Transfer Plan (STP)</u></b></p> <p>This facility enables unitholders to transfer a fixed specified amount from one open-ended scheme of the Fund (source scheme) to another open-ended scheme of the Fund (target scheme), in existence at the time of availing the facility of STP, at applicable NAV, subject to the minimum investment criteria of the target scheme. Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals. Investors could also opt for STP from an existing account by quoting their account / folio number. However, units marked under lien or pledged in the source scheme shall not be eligible for STP.</p> <p>The conditions for investing in STP will be as follows:</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 - 6 instalments</p> <p>Weekly - 6 instalments</p> <p>Monthly - 6 instalments</p> <p>Quarterly - 6 instalments</p> <p><b>STP Dates:</b></p> <p>Daily – Every business day</p> <p>Weekly option - Any day from Monday to Friday</p> <p>Monthly/ Quarterly option – 2nd, 8th, 15th or 23rd of the month/ of any month in the quarter</p> <p>Registration period: A minimum period of 7 calendar days shall be required for registration under STP.</p> <ul style="list-style-type: none"> <li>• If no day is selected, the default day will be Friday.</li> <li>• If the STP date falls on a holiday, the transaction will be processed on the next working day.</li> </ul>
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	<p>The default options (where the period, frequency and STP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> <li>• STP period: 12 instalments.</li> <li>• STP date: 15th of every month; and</li> <li>• STP frequency: Monthly</li> </ul> <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><b><u>Systematic Withdrawal Plan (SWP)</u></b></p> <p>This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) by redemption of units in the unitholder's account at regular intervals through a one-time request. The conditions for investing in SWP will be as follows:      SWP Frequency : Monthly; Quarterly</p> <p>Minimum SWP instalment amount:      Monthly: Rs. 500/- and in multiples of Re.1/- thereafter;      Quarterly – Rs.500/- and in multiples of Re.1 thereafter</p> <p>Minimum No. of SWP instalments:      Monthly - 12 instalments      Quarterly – 4 installments</p> <p>SWP Dates: 15th of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme).</p> <p><u>Registration period:</u> A minimum period of 7 calendar days shall be required for registration under SWP.</p> <p>The default options (where the period, frequency and SWP date are not indicated) will be as follows:</p> <ul style="list-style-type: none"> <li>• SWP period: The SWP will continue till 5 years.             <ul style="list-style-type: none"> <li>• SWP frequency : Monthly</li> </ul> </li> <li>• SWP date: 15th of every month.</li> </ul> <p>If 15th is a holiday, the SWP will be processed on the next business day. 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> <p><b><u>IDCW Sweep Facility</u></b></p>
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	<p>IDCW Sweep facility shall be in addition to the existing IDCW Payout and IDCW Reinvestment Option. Default IDCW Option shall be IDCW Payout. 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. 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. The AMC reserves the right to introduce STP/SWP/ IDCW Sweep Facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time.</p> <p><b><u>Transactions by Email:</u></b></p> <p>In order to facilitate quick processing of transaction and / or instruction of investment of investor the Mutual Fund / AMC / Trustee may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any manner whatsoever), accept and process any application, supporting documents and /or instructions submitted by an investor/ Unit holder by email at growwmf.inv@groww.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 email purporting to have been sent by the investor and may act thereon as if the same has been duly given by the investor.</p> <p>In all cases the investor will have to immediately submit the original documents / instruction to AMC/ Mutual Fund/ Official Points of Acceptance unless indemnified by the investor.</p> <p><b><u>Transactions through Electronic Mode:</u></b></p> <p>The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any manner whatsoever), allow transactions in Units by electronic mode (web/ electronic transactions) including transactions through the various web sites with which the AMC would have an arrangement from time to time. Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode including web transactions and as permitted by SEBI or other regulatory authorities from time to time.</p> <p><b><u>Introduction of additional facility ‘K-TRACK’ for transaction in the units</u></b></p>
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	<p><b><u>of Groww Mutual Fund towards additional purchase, redemption or switch:</u></b>        Investor may take note of additional facility for transaction in Groww Mutual Fund through K-TRACK; mobile application provided by KFin Technologies Limited. Investors may execute additional purchase, redemption or switch transaction through K-TRACK mobile application.</p> <p><b><u>Transactions through Stock Exchange Platform for Mutual Funds</u></b>        - 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> <p><b><u>Transactions Through MF Utility ("MFU"):</u></b>        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 <a href="http://www.mfuindia.com">www.mfuindia.com</a> will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme(s) of the Fund.        Additionally, such transactions can also be carried out electronically on the online transaction portal of MFU at <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI and that the same will be considered OPA for transactions in the Scheme(s) of the Fund.  <u>The key features of MFU are:</u>        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.</p>
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	<p>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.</p> <p>4. Currently, the transactions facilitated through MFU for the investors are:</p> <ul style="list-style-type: none"> <li>(i) CAN registration;</li> <li>(ii) Submission of documents to KRAs for KYC Registration;</li> <li>(iii) Financial transactions like Purchases, Redemptions and Switches, Registration of Systematic Transactions like Systematic Investments (SIP) using a single Mandate, Systematic Withdrawals (SWP) and Systematic Transfers (STP);</li> <li>(iv) Non-financial transactions (NFT) like Bank Account changes, facilitating change of address through KRAs etc. based on duly signed written requests from the Investors.</li> </ul> <p>5. The CRF and other relevant forms for transacting through MFU can be downloaded from MFUI website at <a href="http://www.mfuindia.com">www.mfuindia.com</a> or can be obtained from MFUI POS.</p> <p>6. Investors transacting through MFU shall be deemed to have consented to exchange of information viz. personal and / or financial (including the changes, if any) between the Fund / AMC and MFUI and / or its authorized service providers for validation and processing of transactions carried out through MFU.</p> <p>7. For details on carrying out the transactions through MFU or any queries or clarifications related to MFU, investors are requested to contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>. Investors of the Fund can also get in touch with Investor Service Centres (ISCs) of the AMC to know more about MFU.</p> <p>8. For any escalations and post-transaction queries pertaining to Scheme(s) of the Fund, the Investors are requested to get in touch with the ISCs of the AMC.</p> <p>The transactions carried out through MFU shall be subject to the terms &amp; conditions as may be stipulated by MFUI / Fund / the AMC from time to time. The terms &amp; conditions of offering of the Scheme(s) of the Fund as specified in the Scheme Information Document (SID), Key Information Memorandum ('KIM') and Statement of Additional Information ('SAI') shall be applicable to transactions through MFU.</p> <p><b>Registration of Multiple Bank Accounts in respect of an Investor Folio:</b>      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</p>
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	<p>shall submit the original to the AMC/ Service Centre for verification and the same shall be returned.</p> <p>In case of Multiple Registered Bank Account, Investor may choose one of the registered bank accounts for the credit of redemption/ IDCW proceeds (being —Pay-out bank account).</p> <p>Investor may however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank account, as necessary, through written instructions. However, if request for redemption is received together with a change of bank account (unregistered new bank account) or before verification and validation of new bank account, the redemption request would be processed to the currently registered default old bank account.</p> <p><b>Change of Bank Mandate:</b></p> <p>Investors are requested to note the following process shall be adopted for Change of Bank Mandate in the folio:</p> <ol style="list-style-type: none"> <li>Investors shall submit duly filled in “Non-Financial Transaction Form &amp; Multiple Bank Accounts Registration Form” along with the prescribed documents at any of the AMC branches / ISCs of Kfin.</li> <li>Any unregistered bank account or a new bank account forming part of redemption request shall not be processed.</li> <li>There shall be a cooling period of 10 calendar days for validation and registration of new bank account. Further, in case of receipt of redemption request during this cooling period, the validation of bank mandate and dispatch of redemption proceeds shall be completed within a period of 03 working days from the date of receipt of redemption request.</li> <li>In the interim, redemptions / IDCW payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders.</li> <li>In case, the request for change in bank account information being invalid / 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.</li> </ol> <p><b>Change of Address:</b></p> <p>For change of address, Investors should fill ‘KYC change form’ and submit it to any KYC Registration Agency (KRA) along with following documents:</p> <ul style="list-style-type: none"> <li>• Proof of new address (POA) and</li> <li>• Any other document/ form that the KRA may specify from time to time.</li> </ul> <p>The AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address. The self-attested copies of above stated documents shall be submitted along with original for verification at any of the AMC branches/Investor Service Centres (ISCs) of Kfin. The original document shall be returned to the investors over the counter upon verification. In case the original of any document is not produced for verification, then the copies should be properly attested/verified by entities authorized for attesting/verification of the documents. List of admissible documents for POA &amp; POI mentioned in paragraph 16.2.4.4(b) of SEBI Master Circular dated June 27, 2024 shall be considered.</p> <p>For further details please refer to paragraph on Registration of Multiple Bank Accounts, Change of Bank Mandate and Change of Address in respect of an Investor Folio in the SAI.</p>
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		<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><b><u>MFCentral as Official Point of Acceptance of Transactions (OPAT):</u></b></p> <p>Pursuant to paragraph 16.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, with respect to complying with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors.</p> <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&amp;Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Groww Mutual Fund designates MFCentral as its OPAT effective from September 24, 2021.</p> <p>Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres/ Collection Centres of KFin Technologies Limited or CAMS.</p>
XXV.	Weblink	<p>An investor can visit <a href="https://www.growwmf.in/downloads/expense-ratio">https://www.growwmf.in/downloads/expense-ratio</a> weblink for TER of last 6 months and <a href="https://www.growwmf.in/downloads/fact-sheet">https://www.growwmf.in/downloads/fact-sheet</a> weblink for scheme factsheet.</p>

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

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

Date: November 27, 2025  
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)	
	Minimum	Maximum
Equities & Equity-related securities of companies engaged in or expected to benefit from consumption and consumption-related activities	95%	100%
Debt & Money Market Instruments / and Units of debt schemes# / Units of Debt ETFs*	0%	5%

\*or similar instruments as may be permitted by RBI/ SEBI, subject to requisite approvals from SEBI / RBI, if needed. The Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the Index are unavailable, insufficient or for rebalancing at the time of change in Index or in case of corporate actions or for hedging purposes, as permitted by SEBI/RBI. The Exposure to derivative instruments shall not exceed 50% of the total Net Assets of Scheme. The Fund shall not write options or purchase instruments with embedded written options. When constituent's securities of underlying Index are available again, derivative positions in these securities would be unwound. Subject to the SEBI Regulations as applicable from time to time, the Scheme may, if the Trustees permit, participate in securities lending. The maximum exposure of the Scheme to a single intermediary in the stock lending programme at any point of time would be limited to 50% of the market value of its equity portfolio or up to such limits as may be specified by SEBI. The Scheme will not lend more than 75% of its corpus. The cumulative gross exposure through equity, debt, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time will not exceed 100% of the net assets of the scheme, subject to approval if any.

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). Subject to the SEBI Regulations as applicable from time to time

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

The scheme may invest upto 5% of net assets in Liquid & Overnight scheme of the Groww Mutual Fund or any other Mutual Fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the management of Groww Asset Management Limited or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of Groww Mutual Fund

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

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

- (a) Not more than 20% of the net assets can generally be deployed in Stock Lending
- (b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.

The Scheme will not participate in Credit Default Swaps (CDS) for Corporate debt securities. The Scheme will not invest in:

- a. debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework.
- b. debt instruments having Structured Obligations / Credit Enhancements.

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

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

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

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

portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

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

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

The scheme will not invest in:

- a) credit default swaps,
- b) Debt Instruments having Structured Obligations / Credit Enhancements
- c) Repo/ reverse repo in Corporate debt securities,
- d) Commodity Derivatives,
- e) Debt Derivatives instrument
- f) REIT & InVIT Instruments and
- g) securitized debt instruments.
- h) ADR /GDR or any foreign securities or any overseas securities
- i) Debt instruments with the special features bonds

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

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

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

Disclosure Norms as per paragraph 3.5 of SEBI Master circular for Mutual Funds dated June 27, 2024:

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

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

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

### **Portfolio Rebalancing:**

Pursuant to paragraph 2.9 of SEBI Master circular for Mutual Funds dated June 27, 2024 and circulars issued thereunder, in case of change in constituents of the index due to periodic review, the portfolio of the scheme will be rebalanced within 7 calendar days.

In case the rating of any security is downgraded to below investment grade, the said security may be segregated in accordance with paragraph 4.4 of SEBI Master circular for Mutual Funds dated June 27, 2024 on “Creation of segregated portfolio in mutual fund schemes”.

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

As per paragraph 2.9.2 of SEBI Master circular for Mutual Funds dated June 27, 2024 and in line with SEBI clarification letter dated June 29, 2022, such changes in the investment pattern will be for short term and for defensive consideration only. The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. Where the portfolio is not rebalanced within 7 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 shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes.

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

In line with paragraph 2.9.2 of SEBI Master circular for Mutual Funds dated June 27, 2024, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

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

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

- Equity and Equity related instruments constituting the Nifty Non-Cyclical Consumer Index - TRI in the similar proportion (weightage) as in the Index and endeavour to track the benchmark index including equity derivatives for non-hedging purpose upto 50%.
- Debt securities and Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and Tri-Party Repos) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- Derivatives including Index Futures, Stock Futures, Index Options, Stock Options etc. and such other derivative instruments permitted under Regulations
- Mutual Fund units
- Any other instruments as 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?**

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

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

The Scheme shall be benchmarked to Nifty Non-Cyclical Consumer Index Fund - TRI.

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

A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme.

The AMC may approach rating agencies such as CRISIL, ICRA, etc for ratings of the scheme.

The Scheme may invest in other Scheme managed by the AMC or in the Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-Scheme investment made by all Schemes of Groww Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Groww Mutual Fund. The limit however does not apply to any Fund of Funds scheme. For the present, the Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations.

### **PORTFOLIO TURNOVER**

Portfolio turnover in the scheme will be a function of market opportunities. It is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to optimize portfolio turnover to optimize risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of investment opportunities that exist in the market.

Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Nifty Non-Cyclical Consumer Index Fund -TRI. However, it will be the endeavour of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/redemption transactions on an ongoing basis in the Scheme.

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

The performance of the Scheme shall be benchmarked to Nifty Non-Cyclical Consumer Index Fund –TRI.

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

### **E. WHO MANAGES THE SCHEME?**

<b>Fund Manager</b>	<b>Tenure of managing the Scheme</b>
Mr. Nikhil Satam	Managing Fund Since February 21, 2025
Mr. Aakash Chauhan	Managing Fund Since April 14, 2025
Mr. Shashi Kumar	Managing Fund Since May 16, 2025

<b>Name of the Fund Manager</b>	<b>Age</b>	<b>Education Qualification</b>	<b>Experience</b>	<b>Other Schemes managed by the Fund Manager</b>

<b>Mr. Nikhil Satam</b>	<b>29 years</b>	<b>B. Com &amp; Masters in Finance (MFM)</b>	<p><b>Mr. Nikhil Satam has over 8 years of work experience in the financial services industry. Since June 2023, he has been working as an Equity dealer in existing equity schemes of Groww Asset Management Ltd. (Groww AMC), wherein he handles all active and passive scheme dealings. Additionally, he is also working as a backup Fund Manager for passive schemes. Prior to joining Groww AMC, he was associated with Groww Invest Tech Private Ltd (formerly known as Nextbillion Technology Pvt. Ltd). Earlier, he worked with Motilal Oswal and Kotak Securities as an Equity Dealer.</b></p>	<ul style="list-style-type: none"> <li>• <b>Groww BSE Power ETF</b></li> <li>• <b>Groww ELSS Tax Saver Fund</b></li> <li>• <b>Groww BSE Power ETF FOF</b></li> <li>• <b>Groww Nifty 200 ETF</b></li> <li>• <b>Groww Nifty 200 ETF FOF</b></li> <li>• <b>Groww Nifty 50 Index Fund</b></li> <li>• <b>Groww Nifty 50 ETF</b></li> <li>• <b>Groww Nifty 500 Low Volatility 50 ETF</b></li> <li>• <b>Groww Nifty 500 Momentum 50 ETF</b></li> <li>• <b>Groww Nifty 500 Momentum 50 ETF FOF</b></li> <li>• <b>Groww Nifty EV &amp; New Age Automotive ETF</b></li> <li>• <b>Groww Nifty EV &amp; New Age Automotive ETF FOF</b></li> <li>• <b>Groww Nifty India Defence ETF</b></li> <li>• <b>Groww Nifty India Defence ETF FOF</b></li> <li>• <b>Groww Nifty India Internet ETF</b></li> <li>• <b>Groww Nifty India Internet ETF FOF</b></li> <li>• <b>Groww Nifty India Railways PSU ETF</b></li> <li>• <b>Groww Nifty India Railways PSU Index Fund</b></li> <li>• <b>Groww Nifty Next 50 ETF</b></li> <li>• <b>Groww Nifty Next 50 Index Fund</b></li> </ul>
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				<ul style="list-style-type: none"> <li>• <b>Groww Nifty Non-Cyclical Consumer Index Fund</b></li> <li>• <b>Groww Nifty Realty ETF</b></li> <li>• <b>Groww Nifty Smallcap 250 ETF</b></li> <li>• <b>Groww Nifty Smallcap 250 Index Fund</b></li> <li>• <b>Groww Nifty Total Market Index Fund</b></li> <li>• <b>Groww Multi Asset Omni FOF</b></li> <li>• <b>Groww Multi Asset Allocation Fund</b></li> <li>• <b>The above mentioned details include name of this Scheme</b></li> </ul>
<b>Mr. Aakash Chauhan</b>	<b>30 years</b>	<b>MBA in Finance</b>	<b>Mr. Aakash Ashokkumar Chauhan has an overall 6 years of experience in the Financial Sector. Prior to joining Groww Asset Management Ltd., he was associated with Trust Mutual Fund, Mirae Asset Capital Markets (India) Pvt Ltd. &amp; BP Wealth Pvt Ltd.</b>	<ul style="list-style-type: none"> <li>• <b>Groww BSE Power ETF</b></li> <li>• <b>Groww BSE Power ETF FOF</b></li> <li>• <b>Groww Nifty 200 ETF</b></li> <li>• <b>Groww Nifty 200 ETF FOF</b></li> <li>• <b>Groww Nifty 50 Index Fund</b></li> <li>• <b>Groww Nifty 50 ETF</b></li> <li>• <b>Groww Nifty 500 Low Volatility 50 ETF</b></li> <li>• <b>Groww Nifty 500 Momentum 50 ETF</b></li> <li>• <b>Groww Nifty 500 Momentum 50 ETF FOF</b></li> <li>• <b>Groww Nifty EV &amp; New Age Automotive ETF</b></li> <li>• <b>Groww Nifty EV &amp; New Age Automotive ETF FOF</b></li> </ul>

				<ul style="list-style-type: none"> <li>• <b>Groww Nifty India Defence ETF</b></li> <li>• <b>Groww Nifty India Defence ETF FOF</b></li> <li>• <b>Groww Nifty India Internet ETF</b></li> <li>• <b>Groww Nifty India Internet ETF FOF</b></li> <li>• <b>Groww Nifty India Railways PSU ETF</b></li> <li>• <b>Groww Nifty India Railways PSU Index Fund</b></li> <li>• <b>Groww Nifty Next 50 ETF</b></li> <li>• <b>Groww Nifty Next 50 Index Fund</b></li> <li>• <b>Groww Nifty Non-Cyclical Consumer Index Fund</b></li> <li>• <b>Groww Nifty Realty ETF</b></li> <li>• <b>Groww Nifty Smallcap 250 ETF</b></li> <li>• <b>Groww Nifty Smallcap 250 Index Fund</b></li> <li>• <b>Groww Nifty Total Market Index Fund</b></li> <li>• <b>Groww Multi Asset Omni FOF</b></li> </ul> <p>The above mentioned details include name of this Scheme</p>
<b>Mr. Shashi Kumar</b>	<b>45 years</b>	<b>PGDBM &amp; BBA</b>	<b>Mr. Shashi Kumar has an overall 17 years of experience in the Insurance Sector. Prior to joining Groww Asset Management Ltd., he was associated with Bharti Axa Life Co. Ltd. &amp; Canara HSBC Life Insurance Co. Ltd.</b>	<ul style="list-style-type: none"> <li>• <b>Groww BSE Power ETF</b></li> <li>• <b>Groww BSE Power ETF FOF</b></li> <li>• <b>Groww Nifty 200 ETF</b></li> <li>• <b>Groww Nifty 200 ETF FOF</b></li> <li>• <b>Groww Nifty 50 Index Fund</b></li> <li>• <b>Groww Nifty 50 ETF</b></li> </ul>

				<ul style="list-style-type: none"> <li>• <b>Groww Nifty 500 Low Volatility 50 ETF</b></li> <li>• <b>Groww Nifty 500 Momentum 50 ETF</b></li> <li>• <b>Groww Nifty 500 Momentum 50 ETF FOF</b></li> <li>• <b>Groww Nifty EV &amp; New Age Automotive ETF</b></li> <li>• <b>Groww Nifty EV &amp; New Age Automotive ETF FOF</b></li> <li>• <b>Groww Nifty India Defence ETF</b></li> <li>• <b>Groww Nifty India Defence ETF FOF</b></li> <li>• <b>Groww Nifty India Internet ETF</b></li> <li>• <b>Groww Nifty India Internet ETF FOF</b></li> <li>• <b>Groww Nifty India Railways PSU ETF</b></li> <li>• <b>Groww Nifty India Railways PSU Index Fund</b></li> <li>• <b>Groww Nifty Next 50 ETF</b></li> <li>• <b>Groww Nifty Next 50 Index Fund</b></li> <li>• <b>Groww Nifty Non-Cyclical Consumer Index Fund</b></li> <li>• <b>Groww Nifty Realty ETF</b></li> <li>• <b>Groww Nifty Smallcap 250 ETF</b></li> <li>• <b>Groww Nifty Smallcap 250 Index Fund</b></li> <li>• <b>Groww Nifty Total Market Index Fund</b></li> <li>• <b>Groww Multi Asset Omni FOF</b></li> </ul>
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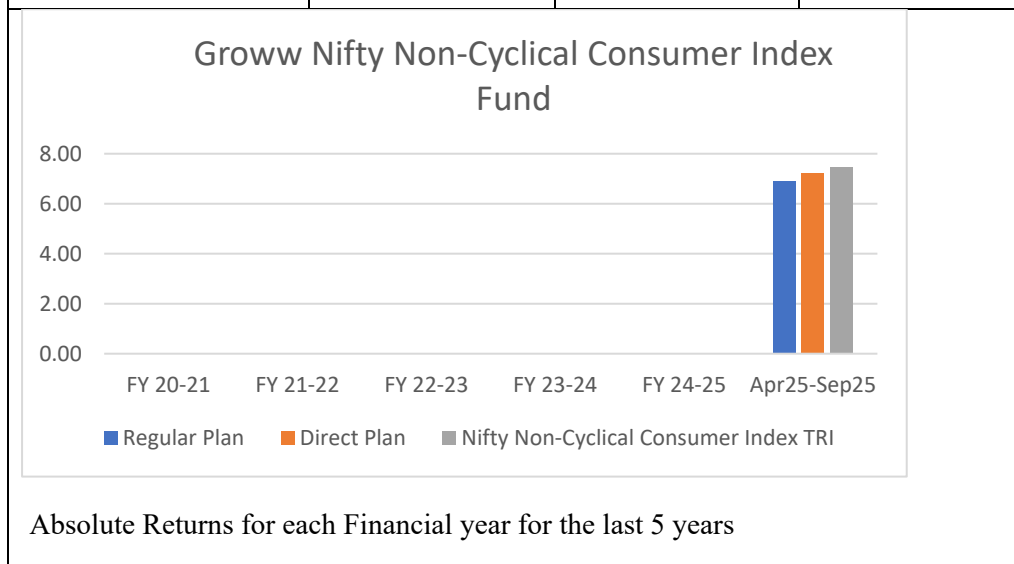
				<b>The above mentioned details include name of this Scheme</b>
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**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

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

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

<b>Compounded Annualised Returns</b>	<b>Scheme Returns % (Regular Plan)</b>	<b>Scheme Returns % (Direct Plan)</b>	<b>Benchmark Returns %</b>
Returns for last 1 year	-11.05	-10.51	-10.14
Returns for last 3 year	N.A.	N.A.	N.A.
Returns for last 5 year	N.A.	N.A.	N.A.
Returns since inception	5.89	6.52	7.04



## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors <https://www.growwmf.in/downloads/fact-sheet>)
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description - <https://growwmf.in/statutory-disclosure/exposure-report>
- iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly - <https://www.growwmf.in/statutory-disclosure/portfolio> and <https://www.growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio>
- iv. Portfolio Turnover: **0.20**
- v. Aggregate investment in the Scheme by:

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

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

Investments of AMC in the Scheme –

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

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

### Part III- OTHER DETAILS

#### A. COMPUTATION OF NAV

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

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

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

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

- (i) If the investors are allotted units at a price higher than Net Asset Value or are given a price lower than Net Asset Value at the time of sale of their units, they shall be paid the difference in amount by the scheme.
- (ii) If the investors are charged lower Net Asset Value at the time of purchase of their units or are given higher Net Asset Value at the time of sale of their units, asset management company shall pay the difference in amount to the scheme. The asset management company may recover the difference from the investors.

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

NAV (Rs.) =

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

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

Illustration:

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

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

Therefore, the NAV of the scheme is Rs. 22.0000

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

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

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

## B. NEW FUND OFFER (NFO) EXPENSES

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

## C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 1.00% of the daily average net assets of the scheme will be charged to the scheme as expenses (Give slab wise break up depending on the assets under management. Give plan/option wise break up if the expense structures are different). For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	

Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	<b>Upto 1.00%</b>
Additional expenses under Regulations 52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

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

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

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

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

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

- a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route.  
 Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.

- c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

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

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

#### **TER for the Segregated Portfolio**

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

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

#### **Disclosure on Goods & Services Tax:**

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense. Further, with respect to Goods & Services Tax on other than management and advisory fees:

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

For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund <https://www.growwmf.in/downloads/expense-ratio>. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.

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

## D. LOAD STRUCTURE

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

Type of Load	Load chargeable (as %age of NAV)
Exit	<ul style="list-style-type: none"> <li>• In respect of each purchase/switch-in of units, an Exit load of 1% is payable if units are redeemed/switched-out within 30 days from the date of allotment.</li> <li>• No Exit Load is payable if units are redeemed / switched-out after 30 days from the date of allotment.</li> </ul> <p>No Exit Load shall be levied on Units allotted on Re-investment of Income Distribution cum Capital Withdrawal.</p> <p>In respect of Systematic Transactions such as SIP, STP, etc. Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.</p>

**Note:** The levy of Exit Load in case of switch transactions from Regular Plan to Direct Plan has been discontinued with effect from April 23, 2025.

## SECTION II

### I. INTRODUCTION

#### A. Definitions:

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

#### B. Risk factors

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

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

investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.

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

**Risk specific to investing in securities forming part of Nifty Non-Cyclical Consumer Index Fund - TRI and risks:-**

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

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

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

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

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

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

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme can go up and down because of various factors that affect the capital markets in general. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the Regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.

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

- **Concentration / Sector Risk:** When a Mutual Fund Scheme, by mandate, restricts its investments only to a particular sector; there arises a risk called concentration risk. If the sector, for any reason, fails to perform, the portfolio value will plummet and the Investment Manager will not be able to diversify the investment in any other sector. Investments under this scheme will be in equity or equity related stocks spanning across the selected theme. Hence the concentration risks could be high.
- **Liquidity Risks:** Liquidity in Equity investments may be affected by trading volumes, settlement periods and transfer procedures. These factors may also affect the Scheme's ability to make intended purchases/sales, cause potential losses to the Scheme and result in the Scheme missing certain investment opportunities. These factors can also affect the time taken by GMF for redemption of Units, which could be significant in the event of receipt

of a very large number of redemption requests or very large value redemption requests. In view of this, redemption may be limited or suspended after approval from the Boards of Directors of the AMC and the Trustee, under certain circumstances as described in the Statement of Additional Information

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

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

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

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

### **Risk associated with securities lending**

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. In case the Scheme undertakes stock lending under the Regulations, it may, at times be exposed to counter party risk and other risks associated with the securities lending. Unitholders of the Scheme should note that there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity

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

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. As and when the Scheme trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand.

Derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the “counter party”) to comply with the terms of the derivatives contract.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

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

Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

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

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

## **C. RISK MITIGATION STRATEGIES**

### **Risk Control/ Mitigation measures:**

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

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

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

### **Tracking Error and Tracking Difference Risk:**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the scheme, corporate actions, cash balance, changes to the underlying index, non-availability of issuances, regulatory policies and any such reasons that may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. "Tracking Difference" is the difference of return between the fund and its respective benchmark. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the respective scheme. Tracking difference /Tracking Error may arise including but not limited to the following reasons:

- i) Expenditure incurred by the fund.
- ii) The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all time as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- iii) Securities trading may halt temporarily due to circuit filters.
- iv) Corporate actions such as debenture or warrant conversion, merger, change in constituents etc.
- v) Disinvestments to meet redemptions, recurring expenses, etc.
- vi) Execution of large buy / sell orders
- vii) Transaction cost (including taxes and insurance premium) and recurring expenses
- viii) Realisation of Unit holders' funds.

It will be the endeavour of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in certain events like market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. 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. The Fund existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

### **Risk factor associated with investment in Units of Mutual Funds:**

Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Schemes' investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, suspension of 12 subscription/redemptions of the scheme, change in fundamental attribute etc. The Scheme may invest in schemes of Mutual Funds. Hence, scheme specific risk factors of each such mutual fund schemes will be applicable to the Scheme portfolio.

<b>Type of Risks</b>	<b>Measures/ Strategies to control risks</b>
<b>Equity Markets/ Equity Oriented Instruments</b>	<ul style="list-style-type: none"> <li>• <b>Market Risk and Volatility:</b> Market risk is a risk is inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index.</li> <li>• <b>Concentration / Sector Risk:</b> Index Fund being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager decisions. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme.</li> <li>• <b>Liquidity Risks:</b> As such the liquidity of stocks that the scheme invests into could be relatively low. The scheme will endeavor to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.</li> </ul>
<b>Debt and Money Market instruments</b>	<p>Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken.</p> <ul style="list-style-type: none"> <li>• <b>Price-Risk or Interest-Rate Risk:</b> The Scheme may primarily invest the debt portion of the portfolio in money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.</li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Risk of Rating Migration:</b> The Scheme may primarily invest the debt portion of the portfolio in short-term money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities</li> <li>• <b>Basis Risk:</b> The debt allocation of scheme is primarily cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments.</li> <li>• <b>Spread Risk:</b> The Scheme may primarily invest the debt portion of the portfolio in short-term money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities</li> <li>• <b>Reinvestment Risk:</b> The debt allocation of scheme is primarily cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value.</li> <li>• <b>Liquidity Risk:</b> The Scheme may invest in government securities, corporate debt securities and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate debt securities may be low, it may be high in case of medium to long maturity corporate debt securities. The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short-term money market instruments, units of Liquid and Overnight schemes.</li> </ul>
<b>Derivatives</b>	The Scheme may take an exposure to equity derivatives of constituents or index derivatives of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted. All derivatives trade will be done only on the exchange with guaranteed settlement. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.
<b>Securities Lending</b>	The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs).” The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. However, the scheme may not be able to sell such lent securities during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.
<b>Segregated Portfolio</b>	In such an eventuality it will be AMC’s endeavour to realise the segregated holding in the best interest of the investor at the earliest.
<b>Tracking errors</b>	Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to closely track the performance of the Underlying Index over the same period, subject to tracking error.

	The Scheme would endeavour to maintain a low tracking error by actively aligning the portfolio in line with the Index.
<b>Government securities and Triparty repo on Government securities or treasury bills:</b>	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.
<b>Units of overnight &amp; liquid mutual fund schemes</b>	Liquidity is generally high in both overnight as well as liquid schemes.

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 measures mentioned above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change.in response to the same.

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

### A. Where will the scheme invest –

The Scheme would invest in stocks constituting the Nifty Non-Cyclical Consumer Index - TRI in the similar proportion (weightage) as in the Index and endeavour to track the benchmark index.

The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme.

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

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

A. Securities created and issued by the Central and State Governments as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

B. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).

C. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.

D. Corporate debt (of both public and private sector undertakings).

E. “money market instruments” includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time; subject to regulatory approvals where applicable.

F. **Certificate of Deposits (CDs)**

G. **Commercial Paper (CPs).** A part of the net assets may be invested in the Triparty Repo (TREPS) or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

H. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.

I. Any other instruments/securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

**Derivatives including Index Futures, Stock Futures, Index Options, Stock Options etc. and such other derivative instruments permitted under Regulations:**

The Scheme may invest in derivative for the purpose of portfolio balancing and other purposes as may be permitted under the Regulations. Equity Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions

are generally structured between two counterparties. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in this SID.

### **Mutual Fund Units:**

Mutual fund means a fund established in the form of a trust to raise monies through the sale of units to the public or a section of the public under one or more schemes for investing in securities, money market instruments, gold or gold related instruments, silver or silver related instruments, real estate assets and such other assets and instruments as may be specified by the SEBI from time to time.

#### **B. What are the investment restrictions?**

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

- 1) The Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights.  
Provided that investment in asset management company or the trustee company of a mutual fund shall be governed by clause (a) sub-regulation (1) of regulation 7B of the Regulations.
- 2) The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities;  
Provided further that the Scheme may enter into derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI;  
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- 3) All investments by the Scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
- 4) The Scheme shall not invest more than 10% of its NAV in equity shares/equity related instruments of any company.  
Provided that, the limit of 10% shall not be applicable for investments in index fund or sector/industry specific scheme.  
As per Clause 12.5 of SEBI Master Circular dated June 27, 2024 "the investments by index funds shall be in accordance with the weightage of the scrips in the specific index as disclosed in the Scheme Information Document. In case of sector/industry specific scheme, the upper ceiling on investments may be in accordance with the weightage of the scrips in the respective sectoral index/sub index or 10% of the NAV of the scheme whichever is higher.
- 5) The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Boards of the Trustee Company and the AMC;  
Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and tri-party repos on government securities or treasury bills;

Further, in accordance with paragraph 12.8 of SEBI Master circular for Mutual Funds dated June 27, 2024, within the limits specified above, following prudential limits shall be followed for the scheme:

The scheme shall not invest more than:

- 10% of its NAV in debt and money market securities rated AAA; or
  - 8% of its NAV in debt and money market securities rated AA; or
  - 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.
- The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

The long term rating of issuers shall be considered for the money market instruments.

However, if there is no long term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agency (CRAs) between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time. Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its Net Assets.

- 6) The Scheme shall not make any investment in:
  - i. any unlisted security of an associate or group company of the sponsor;
  - ii. any security issued by way of private placement by an associate or group company of the sponsor or
  - iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
  
- 7) Transfer of investments from one Scheme to another Scheme in the same Mutual Fund is permitted provided:
  - i. such transfers are done at the prevailing market price for quoted instruments on spot basis
  - ii. the securities so transferred shall be in conformity with the investment objectives & policies of the Scheme to which such transfer has been made; and
  - iii. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
  - iv. the same are in line with paragraph 12.30 of SEBI Master circular for Mutual Fund dated June 27, 2024.
  
- 8) The Scheme may invest in other Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. Provided that this clause shall not apply to any Fund of Funds scheme.

- 9) The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 10) All the Scheme's investments will be in transferable securities.
- 11) No loans for any purpose can be advanced by the Scheme.
- 12) The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and/or Income Distribution cum Capital Withdrawal to the Unitholder's, provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 13) Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI from time to time. currently, the following guidelines/restrictions are applicable for parking of funds in short term deposits:
- "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days.
  - Such short-term deposits shall be held in the name of the Scheme.
  - The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
  - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. The Trustees / AMCs shall ensure that the bank in which the Scheme has short term deposit do not invest in the Scheme until the Scheme has STD with such bank.
  - The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market.
- 14) The Scheme will comply with provisions specified in Circular dated August 18, 2010 related to overall exposure limits applicable for derivative transactions as stated below:
- (a) The cumulative gross exposure through equity, debt, derivative positions and across various other asset classes in which the Scheme is permitted to invest should not exceed 100% of net assets of the Scheme.
  - (b) Mutual Funds shall not write options or purchase instruments with embedded written options.
  - (c) The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
  - (d) Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
  - (e) Definition of Exposure in case of Derivatives Positions – Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss.

Exposure in derivative positions shall be computed as follows:

<b>Position</b>	<b>Exposure</b>
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option Bought	Option Premium Paid * Lot Size * Number of Contracts

- 14) The scheme shall not make any investment in a Fund of Funds scheme.
- 15) All investments by the Scheme in Commercial Papers (CPs) would be made only in CPs which are listed or to be listed.
- 16) The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments.  
 However, Scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the Scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.
- For the purpose of investment in debt instruments, listed debt instruments shall include listed and to be listed debt instruments.
- 17) Investment in unrated debt and money market instruments, other than government securities, treasury bills etc by the Scheme shall be subject to the following:
- i. Investments shall only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
  - ii. Exposure of the Scheme in such instruments, shall not exceed 5% of the net assets of the Scheme. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.
- 18) The Scheme being an index fund, the investment by the Scheme in the equity shares or equity related instruments of any company shall be in accordance with the weightage of the scrips in Groww Nifty Non-Cyclical Consumer Index Fund.
- 19) As per paragraph 3.4 of SEBI Master circular for Mutual Fund dated June 27, 2024, in order to address the risk related to portfolio concentration in the Scheme, the underlying index for this scheme shall comply with the following:
- a. The index shall have a minimum of 10 stocks as its constituents.
  - b. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
  - c. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

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

Further, on a half yearly basis index will be screened by NSE, for compliance with the portfolio concentration norms for ETFs/ Index Funds announced by paragraph 3.4 of SEBI Master circular for Mutual Fund dated June 27, 2024. In case of non-compliance, suitable corrective measures will be taken to ensure compliance with the norms.

The Scheme shall endeavour to follow the guidelines prescribed under paragraph 3.4 of SEBI Master circular for Mutual Fund dated June 27, 2024 and circular issued thereunder from time to time.

These investment restrictions shall be applicable at the time of investment. Changes, if any, do not have to be effected merely because, owing to appreciations or depreciations in value, or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Schemes of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the mutual Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, AMC shall as soon as possible take appropriate corrective action, taking into account the interests of the Unit holders.

In addition, certain investment parameters may be adopted internally by AMC, and amended from time to time, to ensure appropriate diversification / security for the Scheme subject to SEBI (MF) regulations and circular issued thereunder from time to time.

The Scheme will comply with SEBI regulations and any other Regulations applicable to the investments of Mutual Funds from time to time. The Trustees may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and/or as deemed fit in the general interest of the Unitholders.

All investment restrictions shall be applicable at the time of making the investment. Modifications, if any, in the Investment Restrictions on account of amendments to the Regulations shall supersede/override the provisions of the Trust Deed.

### C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme

An open-ended scheme tracking Nifty Non-Cyclical Consumer Index - TRI

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

Main Objective – **Growth/Income/Both.**

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

(iii) Terms of Issue:

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

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

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

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

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

#### **D. Index methodology:**

##### **Index service provider:**

NSE Indices Limited (formerly known as India Index Services & Products Limited), or NSE Indices, owns and manages a portfolio of over 400 indices under the Nifty brand as of March 31, 2025, including Nifty 50. Nifty indices are used as benchmarks for products traded on NSE. Nifty indices served as the benchmark index for 176 ETFs and 224 Index Funds in India. In International markets, there are 19 ETFs and 14 Index Funds tracking Nifty indices as of March 31, 2025. Derivatives benchmarked to Nifty indices are also available for trading on NSE and NSE International Exchange IFSC Limited (NSE IX) as of March 31, 2025. (Source: <https://www.niftyindices.com/about-us>).

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

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

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty Non-Cyclical Consumer Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty Non- Cyclical Consumer Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED

expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

Index constituents along with impact costas on September 30, 2025 -

<b>Company Name</b>	<b>Weightage</b>	<b>Impact Cost</b>
ASIAN PAINTS LTD.	4.514484	0.01
AVENUE SUPERMARTS LTD.	2.798367	0.01
BHARTI AIRTEL LTD.	9.875214	0.02
BRITANNIA INDUSTRIES LTD.	3.001286	0.03
COLGATE PALMOLIVE (INDIA) LTD.	1.243368	0.04
CROMPTON GREAVES CONSUMER ELECTRICALS LTD.	0.795304	0.02
DABUR INDIA LTD.	1.230622	0.03
DIXON TECHNOLOGIES (INDIA) LTD.	2.842299	0.04
ETERNAL LTD.	9.628334	0.02
FSN E-COMMERCE VENTURES LTD.	1.347248	0.03
GODREJ CONSUMER PRODUCTS LTD.	1.994052	0.03
HAVELLS INDIA LTD.	1.608657	0.02
HINDUSTAN UNILEVER LTD.	9.479546	0.02
INDIAN HOTELS CO. LTD.	2.687631	0.02
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LTD.	0.897542	0.03
INFO EDGE (INDIA) LTD.	2.161923	0.02
INTERGLOBE AVIATION LTD.	5.191882	0.04
ITC LTD.	10.212814	0.02
JUBILANT FOODWORKS LTD.	1.026965	0.04
MARICO LTD.	1.567995	0.03
NESTLE INDIA LTD.	3.511566	0.03
PAGE INDUSTRIES LTD.	1.08965	0.03
SWIGGY LTD.	1.526559	0.05
TATA COMMUNICATIONS LTD.	0.804931	0.04
TATA CONSUMER PRODUCTS LTD.	3.12448	0.02
TITAN COMPANY LTD.	5.902413	0.02
TRENT LTD.	4.41057	0.02
UNITED SPIRITS LTD.	1.661526	0.03
VARUN BEVERAGES LTD.	2.553671	0.03
VOLTAS LTD.	1.309101	0.03

Pursuant to Clause 3.4 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024, the underlying index shall comply with the below restrictions:

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

- E. Principles of incentive structure for market makers (for ETFs) is not provided since its not an ETF.
- F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated June 27, 2024 (only for close ended debt schemes) - NA
- G. Other Scheme Specific Disclosures:

Listing and transfer of units	Since units of the Scheme will be offered for subscription and redemption at NAV based prices on all Business Days on an ongoing basis providing the required liquidity to investors, units of the Scheme are not proposed to be listed on any stock exchange. However, the Trustee reserves the right to list the units of the Scheme on any stock exchange(s) at its sole discretion at a later date.
Dematerialization of units	In accordance with Paragraph 14.4.2(a) of SEBI Master Circular for Mutual Funds dated June 27, 2024, investors have the option to receive allotment of Mutual Fund units in their demat account while subscribing to this scheme. Such units held in demat form shall be fully transferable.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	The Scheme had collected the minimum target amount during the NFO
Maximum Amount to be raised (if any)	The Scheme is in existence and the said clause is not applicable
Dividend Policy (IDCW)	<p>The Trustee will endeavor to declare IDCW under the IDCW Option as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide for additional frequencies for declaration of IDCW. IDCW Declaration Procedure:-</p> <p><b>IDCW Distribution Procedure:</b>          Pursuant to paragraph 10.6.1 of SEBI Master Circular for Mutual Fund dated June 27, 2024 the procedure for IDCW distribution will be as follows:</p>

	<p>1. Quantum of IDCW and record date shall be fixed by the Board of Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus as on the date of declaration of IDCW.</p> <p>2. Within 1 calendar day of the decision by the Board of Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where Head Office of the Mutual Fund is situated.</p> <p>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unit holders for receiving IDCWs. The Record Date will be two working days from the date of issue of notice.</p> <p>4. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any at the close of business hours on record date.</p> <p>5. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by the Mutual Fund.</p> <p>6. The payment of dividend to the unitholders shall be made within seven working days from the record date.</p> <p>However, please note that in case of IDCW option/s where the frequency of IDCW declaration is up to and including Monthly basis, the requirement of issuing a notice, as mentioned above communicating the decision of declaring IDCW including the record date, is not mandatory. Accordingly, no notice as mentioned above will be published by AMC in case of IDCW declared under the Scheme under IDCW option where the frequency of IDCW declaration is up to and including Monthly basis.</p> <p>Even though the asset portfolio will be common, the NAVs of the growth option and IDCW option in the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCWs.</p> <p>All the IDCW declaration and payments shall be in accordance and in compliance with SEBI regulations, as amended from time to time.</p>
Allotment (Detailed procedure)	<p>Investors may apply for Units by filling up an Application Form. All valid and complete applications will be allotted Units at the Applicable NAV for the application amount.</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days from the receipt of valid application/transaction. Allotment confirmation shall be sent to the Unit holder's registered e-mail address and/ or mobile number.</p>
Refund	<p>The Scheme is in existence and the process of refund was followed during NFO</p>
<p>Who can invest          This is an indicative list and investors shall consult their financial advisor to ascertain whether the</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>

<p>scheme is suitable to their risk profile.</p>	<ol style="list-style-type: none"> <li>1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta of the HUF;</li> <li>3. Minor through parent/ legal guardian;</li> <li>4. Partnership Firms and Limited Liability Partnerships (LLPs);</li> <li>5. Proprietorship in the name of the sole proprietor;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860;</li> <li>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>8. Mutual Funds registered with SEBI;</li> <li>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;</li> <li>10. Non-Resident Indians (NRIs)/ Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</li> <li>11. Foreign Institutional Investors (FIIs) and their subaccounts registered with SEBI on repatriation basis;</li> <li>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>13. Scientific and Industrial Research Organizations;</li> <li>14. Multilateral Funding Agencies/ Bodies Corporate incorporated outside India with the permission of Government of India/ RBI;</li> <li>15. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted;</li> <li>16. Other schemes of Groww Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations;</li> <li>17. Trustee, AMC or Sponsor or their associates may subscribe to units under the Scheme;</li> <li>18. Qualified Foreign Investors</li> <li>19. Such other individuals/institutions/ body corporates etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective constitutions and relevant statutory regulations.</li> </ol> <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"> <li>1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad/ Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in/ redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations.</li> <li>2. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC/ Trustee/ Mutual Fund will not be responsible if such investment is ultravires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the</li> </ol>
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	<p>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.</p> <p>The Trustee/AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its unitholders to accept such an application.</p>
<p>Who cannot invest</p>	<p>The following persons are not eligible to invest in the Scheme:</p> <ul style="list-style-type: none"> <li>• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority or where they falls under the category of QFIs.</li> <li>• Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>• NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>• Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction.</li> </ul> <p>Such other persons as may be specified by AMC from time to time.</p>
<p>How to Apply and Other details</p>	<p>Application form and Key Information Memorandum may be obtained from the offices of AMC or Investor Services Centres (ISCs)/of the Registrar or distributors or downloaded from Investors are also advised to refer to SAI before submitting the application form.</p> <p>MFCentral has been designated as Official point of acceptance of Groww Mutual Fund for non-financial transactions. The same can be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres or collection centres of KFIN or CAMS.</p>

	<p>The list of the Investor Service Centres (ISCs)/ of the Mutual Fund will be available on the website <a href="https://www.growwmf.in/downloads/sid">https://www.growwmf.in/downloads/sid</a></p> <p>All cheques and drafts should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made. The AMC/ Trustee reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID, incomplete/incorrect documentation and not furnishing necessary information to the satisfaction of the Mutual Fund/AMC.</p> <p>Please refer to the SAI and Application form for the instructions. Please visit <a href="https://www.growwmf.in/downloads/sid">https://www.growwmf.in/downloads/sid</a> to know about the list of official points of acceptance, collecting banker details etc.</p> <ol style="list-style-type: none"> <li>1. name, address and contact no. of Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official points of acceptance, etc. are mentioned at the end of the document.</li> </ol> <p>Please note that it is mandatory for the unitholders to provide the bank account details in their application/redemption requests as per SEBI guidelines.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Not Applicable</p> <p>Units once redeemed will not be reissued</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>The Mutual Fund will be repurchasing (subject to completion of lock-in period, if any) and issuing units of the Scheme on an ongoing basis and hence the transfer facility is found redundant. Any addition / deletion of name from the folio of the Unit holder is deemed as transfer of Units. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission (transfer of units by operation of law) of Units and not transfer. Units of the Scheme held in demat form shall be freely transferable (subject to lock-in period, if any) and will be subject to transmission facility in accordance with the provisions of the SEBI (Depositories and Participants) Regulations, 1996 as amended from time to time.</p> <p>Also, when a person becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production/submission of such satisfactory evidence, which in its opinion is sufficient, effect the transfer, if the intended transferee is otherwise eligible to hold the units.</p> <p>Please refer to paragraphs on Transfer and Transmission of units', Right to limit Redemption', Suspension of Purchase and / or Redemption of Units and Pledge of Units' in the SAI for further details.</p>

Cut off timing for subscriptions/ redemptions/ switches

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

**Subscriptions / Purchases including Switch - ins:**

In respect of valid applications received up to 3:00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the same Business day of receipt of application;

In respect of valid applications received after 3:00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next Business Day; and

Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day on which the funds are available for utilization.

**For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:**

Application for purchase/switch-in is received before the applicable cut-off time.

Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Scheme before the cut-off time.

The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

**ii) Redemptions including Switch - outs:**

In respect of valid applications received up to 3:00 p.m. – the closing NAV of same Business Day; and

In respect of valid applications received after 3 p.m., the closing NAV of the next Business Day shall be applicable.

**Technical issues when transactions are processed through online facilities/ electronic modes:**

The time of transaction done through various online facilities /electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of few seconds or upto 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Groww Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.

<p>Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.</p>	<p>Ongoing: Rs.500 and in multiples of Re. 1          Switch-in amount: Rs.500 and in multiples of Re.1.          The minimum subscription limits for new purchases/additional purchases will apply to each Option separately.</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><b>Minimum</b></th> <th style="text-align: left;"><b>Redemption</b></th> <th style="text-align: left;"><b>Amount:</b></th> </tr> </thead> <tbody> <tr> <td colspan="3">The minimum redemption amount shall be Rs. 500 and in multiples of Re. 1</td> </tr> <tr> <td colspan="3">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.</td> </tr> <tr> <td colspan="3">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.</td> </tr> <tr> <td colspan="3">If the redemption is received in "Units" or "Amount" and reported Units/Amount are more than available units/amount in the folio then it will be considered as full unit/amount redemption.</td> </tr> <tr> <td colspan="3">Please note this will not be applicable for units under pledge demat folios. The AMC reserves the right to change the minimum amounts for various purchase / redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis.</td> </tr> </tbody> </table>	<b>Minimum</b>	<b>Redemption</b>	<b>Amount:</b>	The minimum redemption amount shall 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.			If the redemption is received in "Units" or "Amount" and reported Units/Amount are more than available units/amount in the folio then it will be considered as full unit/amount redemption.			Please note this will not be applicable for units under pledge demat folios. The AMC reserves the right to change the minimum amounts for various purchase / redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis.		
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<p>Accounts Statements</p>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. The monthly CAS will be dispatched to investors that have opted for delivery via electronic mode (e-CAS) within twelve (12) days from the month end and to investors that have opted for delivery via physical mode within fifteen (15) days from the month end.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. The CAS will be dispatched to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October.</p> <p>For further details, refer SAI.</p>																		
<p>Dividend/ IDCW</p>	<p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p>																		

Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p>
Bank Mandate	<p>In case of those unit holders, who hold units in demat form, the bank mandate available with the respective DP will be treated as the valid bank mandate for the purpose of payout at the time of redemption. In view of the above, Multiple Bank Mandate registration facilities with the AMC will not be applicable to Demat account holders.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>As per the Clause 14.3 of SEBI Master Circular 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 paragraph 17.6 of SEBI Master circular for Mutual Funds dated June 27, 2024, the following Process for Investments in the name of a Minor through a Guardian will be applicable:</p> <p>a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the</p>

	<p>AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed.</p> <p>b. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>c. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p>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.</p> <p>Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.</p>
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### III. OTHER DETAILS

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

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

<b>Portfolio</b>	<p>A. The Fund shall disclose the following on monthly basis:</p> <ul style="list-style-type: none"> <li>○ Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme</li> <li>○ Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>○ Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ul> <p>B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.</p> <p>Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p>
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### C. Transparency/NAV Disclosure (Details with reference to information given in Section I)

The AMC will calculate the NAVs for all the Business Days. The Asset Management Company (“AMC”) shall update the NAVs on the website of Association of Mutual Funds in India (“AMFI”) ([www.amfiindia.com](http://www.amfiindia.com)) by 11.00 p.m. every Business Day. The NAV shall also be available on AMC website <https://www.growwmf.in/nav>. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

### D. Transaction charges and stamp duty-

**Transaction charges shall not be deducted for:.**

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

PIO: Person of Indian origin

NRI: Non-resident Indian

FII: Foreign Institutional investor

OCB: Overseas Corporate Body

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

\*without indexation benefit

Taxability in the hands of Investor

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

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

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

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

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

\* As per provision of section 194K of the Act, where the amount of income credited or paid in a financial year, in aggregate, does not exceed Rs. 10,000, 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. 9,000.

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.

## Securities Transaction Tax (STT)

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

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

## G. Rights of Unitholders-

Please refer to SAI for details.

## H. List of official points of acceptance:

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

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

The said information has been disclosed in good faith as per the information available to the AMC at Downloads - Groww Mutual Funds (<https://www.growwmf.in/downloads/penalties-&-pending-litigation>)

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

The Scheme under this Scheme Information Document was approved by the Board of Directors of Groww Trustee Limited of Groww Mutual Fund on March 27, 2024. The Board of Directors of Groww Trustee Limited has ensured that the Scheme is a new product offered by Groww Mutual Fund ( and is not a minor modification of its existing schemes.

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

For and on behalf of the Board of Directors of Groww Asset Management Ltd.

Sd/-

Varun Gupta

CEO

Date: November 27, 2025

Place: Mumbai

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

**Contact Number - 1800-309-4034** Email Id - [investorsupport.mfs@kfintech.com](mailto:investorsupport.mfs@kfintech.com), Website Address - [www.kfintech.com](http://www.kfintech.com)

## LIST OF COLLECTION CENTRES

### AMC Investor Service Centres:

- a. **Lower Parel:** 505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra, Tele:+91 22 69744435
- b. **Ghatkopar:** Office no. 601, Sixth Floor, Wing A, Integrated Arcade, Corner of Dharamshi Lane and R.B. Mehta Marg, Ghatkopar (East), Mumbai – 400077, Maharashtra

**Customer Support Email Id – [support@growwmf.in](mailto:support@growwmf.in)**

**Customer Support Number - 80501 80222**

Time stamping branch

### **MFCentral:**

With effect from September 24, 2021 MFCentral has been designated as Official point of acceptance of Groww Mutual Fund for non-financial transactions. The same can be accessed using <https://mfccentral.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](http://www.kfintech.com)**

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

S.NO	Branch Name	State	Consolidated Current Address	Landline
1	Bangalore	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004	080-26602852
2	Belgaum	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011	0831 4213717
3	Bellary	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103	8392294649
4	Davangere	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002	8192296741

5	Gulbarga	Karnataka	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105	08472 252503
6	Hassan	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201	08172 262065
7	Hubli	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029	0836-2950643
8	Mangalore	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka	0824-2951645
9	Margoa	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601	0832-2957253
10	Mysore	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009	8213510066
11	Panjim	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001	0832 2996032
12	Shimoga	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201	08182-295491
13	Ahmedabad	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009	9081903021/9824327979
14	Anand	Gujarat	Kfin Technologies Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001	9081903038
15	Baroda	Gujarat	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007	0265-2353506
16	Bharuch	Gujarat	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001	9081903042
17	Bhavnagar	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001	278-3003149

18	Gandhidham	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201	9081903027
19	Gandhinagar	Gujarat	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat	079 49237915
20	Jamnagar	Gujarat	Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008	0288 3065810
21	Junagadh	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001	0285-2652220
22	Mehsana	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002	02762-242950
23	Nadiad	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001	0268-2563245
24	Navsari	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445	9081903040
25	Rajkot	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001	9081903025
26	Surat	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002	9081903041
27	Valsad	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001	02632-258481
28	Vapi	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191	9081903028
29	Chennai	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam   Chennai – 600 034	044-2830 9147, 044-28309100
30	Calicut	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001	0495-4022480
31	Cochin	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor	0484 - 4025059

			Road, Ravipuram Ernakulam-Kerala-682015	
32	Kannur	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001	0497-2764190
33	Kollam	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001	474-2747055
34	Kottayam	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002	9496700884
35	Palghat	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001	9895968533
36	Tiruvalla	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107	0469-2740540
37	Trichur	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001	0487- 6999987
38	Trivandrum	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001	0471-4618306
39	Coimbatore	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018	0422 - 4388011
40	Erode	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003	0424-4021212
41	Karur	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002	04324-241755
42	Madurai	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001	0452-2605856
43	Nagercoil	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001	04652 - 233552
44	Pondicherry	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001	0413-4300710
45	Salem	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009	0427-4020300

46	Tirunelveli	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001	0462-4001416
47	Trichy	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017	0431-4020227
48	Tuticorin	Tamil Nadu	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003	0461-2334602
49	Vellore	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001	0416-4200381
50	Agartala	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001	0381-2388519
51	Guwahati	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007	0361-3501536/37
52	Shillong	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001	0364 - 2506106
53	Silchar	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001	03842-261714
54	Ananthapur	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.	9063314379
55	Guntur	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002	0863-2339094
56	Hyderabad	Telangana	Kfin Technologies Ltd No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016	040-44857874 / 75 / 76
57	Karimnagar	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001	0878-2244773
58	Kurnool	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001	08518-228550
59	Nanded	Maharashtra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601	02462-237885

60	Rajahmundry	Andhra Pradesh	Kfin Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry AP- 533101	0883-2442539
61	Solapur	Maharashtra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007	0217-2300021 / 2300318
62	Srikakulam	Andhra Pradesh	Kfin Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001	08942358563
63	Tirupathi	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501	9885995544 / 0877-2255797
64	Vijayawada	Andhra Pradesh	Kfin Technologies Ltd Hno26- 23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010	0866-6604032/39/40
65	Visakhapatnam	Andhra Pradesh	Kfin Technologies Ltd Dno : 48- 10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016	0891-2714125
66	Warangal	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002	0870-2441513
67	Khammam	Telangana	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002	8008865802
68	Hyderabad(Gachibowli)	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032	040-79615122
69	Akola	Maharashtra	Kfin Technologies Ltd Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra	0724-2451874
70	Amaravathi	Maharashtra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601	0721 2569198
71	Aurangabad	Maharashtra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center	0240-2343414

			Nirala Bazar Aurangabad 431001	
72	Bhopal	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011	0755 4077948/3512936
73	Dhule	Maharashtra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001	02562-282823
74	Indore	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3- 4 Diamond Colony New Palasia Above Khurana Bakery Indore	0731-4266828/4218902
75	Jabalpur	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001	0761-4923301
76	Jalgaon	Maharashtra	Kfin Technologies Ltd 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001	9421521406
77	Nagpur	Maharashtra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010	0712-3513750
78	Nasik	Maharashtra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002	0253-6608999
79	Sagar	Madhya Pradesh	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002	07582-402404
80	Ujjain	Madhya Pradesh	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001	0734-4250007 / 08
81	Asansol	West Bengal	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303	0341-2220077
82	Balasure	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Bareshwar Bareshwar Sadar Balasure 756001	06782-260503
83	Bankura	West Bengal	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101	9434480586

84	Berhampur (Or)	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001	0680-2228106
85	Bhilai	Chatisgarh	Kfin Technologies Ltd Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020	7884901014
86	Bhubaneswar	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007	0674-2548981
87	Bilaspur	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001	07752-443680
88	Bokaro	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004	7542979444
89	Burdwan	West Bengal	Kfin Technologies Ltd Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101	0342-2665140
90	Chinsura	West Bengal	Kfin Technologies Ltd No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101	033-26810164
91	Cuttack	Orissa	Kfin Technologies Ltd Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001	0671-2956816
92	Dhanbad	Jharkhand	Kfin Technologies Ltd 208 New Market 2Nd Floor Bank More - Dhanbad 826001	9264445981
93	Durgapur	West Bengal	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216	0343-6512111
94	Gaya	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001	0631-2220065
95	Jalpaiguri	West Bengal	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101	03561-222136
96	Jamshedpur	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001	6572912170

97	Kharagpur	West Bengal	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304	3222253380
98	Kolkata	West Bengal	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb	033 66285900
99	Malda	West Bengal	Kfin Technologies Ltd Ram Krishna Pally; Ground Floor English Bazar - Malda 732101	03512-223763
100	Patna	Bihar	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001	06124149382
101	Raipur	Chatisgarh	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadiah Chowk Jail Road Raipur 492001	0771-4912611
102	Ranchi	Jharkhand	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001	0651-2330160
103	Rourkela	Orissa	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012	0661-2500005
104	Sambalpur	Orissa	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001	0663-2533437
105	Siliguri	West Bengal	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001	0353-2522579
106	Agra	Uttar Pradesh	Kfin Technologies Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002	7518801801
107	Aligarh	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001	7518801802
108	Allahabad	Uttar Pradesh	Kfin Technologies Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001	7518801803
109	Ambala	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001	7518801804
110	Azamgarh	Uttar Pradesh	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001	7518801805

111	Bareilly	Uttar Pradesh	Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001	7518801806
112	Begusarai	Bihar	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101	7518801807/9693344717
113	Bhagalpur	Bihar	Kfin Technologies Ltd 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001	7518801808
114	Darbhangha	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004	7739299967
115	Dehradun	Uttaranchal	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001	7518801810
116	Deoria	Uttar pradesh	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001	7518801811
117	Faridabad	Haryana	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001	7518801812
118	Ghaziabad	Uttar Pradesh	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001	7518801813
119	Ghazipur	Uttar Pradesh	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001	7518801814
120	Gonda	Uttar Pradesh	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001	7518801815
121	Gorakhpur	Uttar Pradesh	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001	7518801816
122	Gurgaon	Haryana	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001	7518801817
123	Gwalior	Madhya Pradesh	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011	7518801818
124	Haldwani	Uttaranchal	Kfin Technologies Ltd Shoop No 5 Kmvn Shoping Complex - Haldwani 263139	7518801819
125	Haridwar	Uttaranchal	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410	7518801820

126	Hissar	Haryana	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001	7518801821
127	Jhansi	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001	7518801823
128	Kanpur	Uttar Pradesh	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001	7518801824
129	Lucknow	Uttar Pradesh	Kfin Technologies Ltd Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001	0522-4061893
130	Mandi	Himachal Pradesh	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001	7518801833
131	Mathura	Uttar Pradesh	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001	7518801834
132	Meerut	Uttar Pradesh	Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India	7518801835
133	Mirzapur	Uttar Pradesh	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001	7518801836
134	Moradabad	Uttar Pradesh	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001	7518801837
135	Morena	Madhya Pradesh	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001	7518801838
136	Muzaffarpur	Bihar	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001	7518801839
137	Noida	Uttar Pradesh	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301	7518801840
138	Panipat	Haryana	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana	7518801841
139	Renukoot	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonbhadra (U.P.) Renukoot 231217	7518801842

140	Rewa	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001	7518801843
141	Rohtak	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.	7518801844
142	Roorkee	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667	7518801845
143	Satna	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001	7518801847
144	Shimla	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001	7518801849
145	Shivpuri	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551	7518801850
146	Sitapur	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001	7518801851
147	Solan	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212	7518801852
148	Sonepat	Haryana	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.	7518801853
149	Sultanpur	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001	7518801854
150	Varanasi	Uttar Pradesh	KFin Technologies Ltd D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010	7518801856
151	Yamuna Nagar	Haryana	Kfin Technologies Ltd B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001	7518801857
152	Kolhapur	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001	0231 2653656
153	Mumbai	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001	022-46052082

154	Pune	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005	020-46033615 / 020-66210449
155	Vashi	Maharashtra	Kfin Technologies Ltd Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400703	022-49636853
156	Andheri	Maharashtra	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069	022-46733669
157	Borivali	Maharashtra	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092	022-28916319
158	Thane	Maharashtra	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602	022 25303013
159	Ajmer	Rajasthan	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001	0145-5120725
160	Alwar	Rajasthan	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001	0144-4901131
161	Amritsar	Punjab	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001	0183-5053802
162	Bhatinda	Punjab	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001	0164- 5006725
163	Bhilwara	Rajasthan	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001	01482-246362 / 246364
164	Bikaner	Rajasthan	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001	0151-2943850
165	Chandigarh	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022	1725101342
166	Ferozpur	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozpur 152002	01632-241814

167	Hoshiarpur	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001	01882-500143
168	Jaipur	Rajasthan	Kfin Technologies Ltd Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001	01414167715/17
169	Jalandhar	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001	0181-5094410
170	Jammu	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K	191-2951822
171	Jodhpur	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003	7737014590
172	Karnal	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001	0184-2252524
173	Kota	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007	0744-5100964
174	Ludhiana	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001	0161-4670278
175	Moga	Punjab	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001	01636 - 230792
176	New Delhi	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001	011- 43681700
177	Pathankot	Punjab	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001	0186-5074362
178	Patiala	Punjab	Kfin Technologies Ltd B-17/423 Lower Mall Patiala Opp Modi College Patiala 147001	0175-5004349
179	Sikar	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001	01572-250398

180	Sri Ganganagar	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001	0154-2470177
181	Udaipur	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001	0294 2429370
182	Eluru	Andhra Pradesh	Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002	08812-227851 / 52 / 53 / 54
183	chandrapur	Maharashtra	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402	07172-466593
184	Ghatkopar	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077	9004089306
185	Satara	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001	9890003215
186	Ahmednagar	Maharashtra	Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001	9890003215
187	Nellore	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibacco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003	9595900000
188	Kalyan	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301	9619553105/9819309203/9004089492
189	Korba	Chatisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba - 495677	7000544408
190	Ratlam	Madhya Pradesh	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001	9907908155, 9713041958
191	Tinsukia	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam	8761867223, 8638297322
192	Saharanpur	Uttar Pradesh	KFin Technologies Limited Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road,	0132-2990945

			Saharanpur, Uttar Pradesh, Pincode 247001	
193	Kalyani	West Bengal	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235	9883018948
194	Hosur	Tamil Nadu	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109	0434 4458096

**SCSBs:**

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



**Investment Manager:** Groww Asset Management Ltd. (CIN-U65991KA2008PLC180894)  
**Corporate Office:** 505 - 5th Floor, Tower 2B, One World Centre, Jupiter Mills Compound, Senapati Bapat Marg, Near Prabhadevi Railway Station Prabhadevi (W), Mumbai – 400013  
**Registered Office:** Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India

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**Notice cum addendum no. 55/ 2025 - 2026**

**Notice cum Addendum to the Scheme Information Document (SID) & Key Information Memorandum (KIM) of Groww Mutual Fund ('GMF')**

**Addition in new OPAT of Groww Asset Management Ltd.**

Investors/Unit Holders are advised to take note of the following additions made to the list of Official Point of Acceptance of Transactions ("OPAT") for all the schemes of GMF with effect from February 04, 2026:

<b>State</b>	<b>Address</b>
Gujarat	Groww Asset Management Limited 405-406, 4th Floor, Mercado Complex , Opp. Municipal Market, C.G Road, Ahmedabad, Gujarat-380009
Madhya Pradesh	Groww Asset Management Limited E-2/57 Arera Colony, Near Mahaveer Dwar, Bhopal, Madhya Pradesh PIN -462016
Chattishgarh	Groww Asset Management Limited Office No. S-20, 2nd Floor, Raheja Towers, Near Fafadih Chowk, Jail Road, Raipur, Chattishgarh, PIN - 492001

**Note:** This Notice cum addendum forms an integral part of all the SID & KIM of Groww Mutual Fund. All other terms and conditions as mentioned in SIDs & KIMs 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/-

**Place: Mumbai**

**Authorised Signatory**

**Date: February 03, 2026**

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

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