

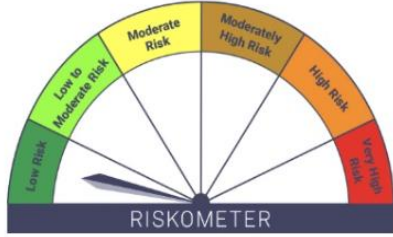
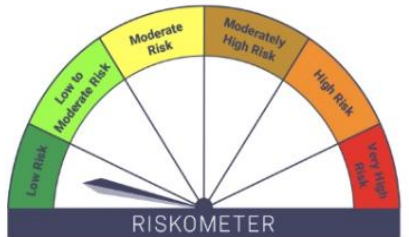
SCHEME INFORMATION DOCUMENT

Section I

GROWW NIFTY 1D RATE LIQUID ETF

(An open ended Exchange Traded Fund replicating / tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk scheme)

NSE: GROWLIQID

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
- Short Term savings solution - Investment in securities covered by NIFTY 1D Rate Index	 The Scheme riskometer is at low risk	Nifty 1D Rate Index  The Benchmark riskometer is at low risk

*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.

Potential Risk Class ('PRC') Matrix of the Scheme

Credit Risk	Relatively Low (Class A)	Moderate (Class B)	Relatively High Class (Class C)
Interest Rate Risk			
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High Class (Class III)			

Name of Mutual Fund	Groww Mutual Fund
Name of Asset Management Company	Groww Asset Management Limited (CIN: U65991KA2008PLC180894) Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India
Name of Trustee Company	Groww Trustee Limited (CIN: U65991KA2008PLC183561) Registered Office: Vaishnavi Tech Park, South Tower, 3rd Floor, Survey No.16/1 and 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bangalore South, Bangalore- 560103, Karnataka, India
Corporate Office	505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway

	Station, Lower Parel, Mumbai – 400013, Maharashtra Tele-+91 22 69744435
Website	www.growwmf.in

The particulars of the Scheme have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (hereinafter 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 July 30, 2026.

Stock Exchange Disclaimer Clause:

“As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no. NSE/LIST/5709 dated August 09, 2024, permission to the Mutual Fund to use the Exchange’s name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund’s units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; not does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund’s units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.”

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SECTION I

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	Groww Nifty 1D Rate Liquid ETF
II.	Category of the Scheme	Other Schemes - Exchange Traded Fund (ETF)
III.	Scheme type	An open ended Exchange Traded Fund replicating / tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk scheme.
IV.	Scheme code	GROW/O/O/DET/24/09/0018
V.	Investment objective	The investment objective of the Scheme is to provide current income, commensurate with relatively low risk while providing a high level of liquidity, primarily through a portfolio of Tri-Party REPO), Repo in Government Securities, Reverse Repos and similar other overnight instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.
VI.	Liquidity details:	On the Exchange – The Units of the ETF will be listed on National Exchange (NSE) and/or any other recognised stock exchanges as may be decided by the AMC from time to time. All investors including Market Makers and Large Investors can subscribe (buy) / redeem (sell) Units of the Scheme on a continuous basis on the NSE on which the Units are listed during the trading hours on all the trading days. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s). Directly with the Fund - Alternatively, the Market Makers may subscribe to and/or redeem the units of the Scheme with the Mutual Fund on any business day during the ongoing offer period commencing not later than 5(five) business days from the date of allotment at approximately indicative NAV based prices (along with applicable charges and execution variations) for applications directly received at AMC, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof. Large investors can subscribe/redeem directly with the AMC for an amount greater than 25 crores. The price of Units of the Scheme in the secondary market on the Stock Exchange(s) will depend on demand and supply at that point of time. There is no minimum trade amount, although Units are normally traded in round lots of 1 Unit. In addition, Market Makers can directly subscribe to/ redeem Units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' and Large investors can subscribe to/ redeem Units of the Scheme for an amount

	Listing details	greater than 25 crores on all Business Days on an ongoing basis. The aforesaid limit of Rs.25 crores is not applicable for Market Makers. Market Makers / Large Investors may exchange Portfolio Deposit / cash equivalent to the portfolio deposit and applicable cash component and transaction handling charges for Purchase / Redemption of Units of the Scheme in 'Creation Unit' size or in multiples thereof directly from the Mutual Fund, as defined by the Scheme for that respective Business Day. The AMC will appoint atleast two Market Maker(s) who are members of the Stock Exchanges to provide for continuous liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer two-way quotes (buy and sell quotes) in the secondary market for ensuring liquidity in the Units of the Scheme. The list of Market Makers will be updated on our website. https://growwmf.in/downloads/sid. Unit holdings in less than the Creation Unit size can normally only be sold through the secondary market, except in situations mentioned under 'Exit opportunity in case of ETF for investors other than Market Makers and Large Investors' in the SID. Depending on the market volatility, liquidity conditions and any other factors, the AMC may, at its sole discretion, subject to SEBI regulations, decide to accept subscription/redeem Units of the Scheme either in "Cash", "in kind"/Portfolio Deposit (through slice of the entire Portfolio excluding GSec, TREPS and Repo in Government Securities) or the combination of both. The Mutual Fund may at its sole discretion (subject to SEBI regulations) list the Units of the Scheme on any other recognized Stock Exchange(s) at a later date. Subject to SEBI Regulations, the AMC/Trustee reserves the right to delist the Units of the Scheme from a particular stock exchange provided the Units are listed on at least one stock exchange.
VII.	Benchmark (Total Return Index)	Nifty 1D Rate Index The same has been chosen as this Scheme primarily invests in securities which are constituents of NIFTY 1D Rate Index. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme. The Trustees reserves right to change benchmark in future for measuring performance of the Scheme.
VIII.	NAV disclosure	The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/nav and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day. Further Details in Section II. Indicative NAV (iNAV): The AMC shall also calculate indicative NAV and will be updated during the market hours on its website. Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors.

		Indicative NAV shall be disclosed on Stock exchange(s), where the units will be listed, on continuous basis within a maximum time lag of 15 seconds during the trading hours
IX.	Applicable timelines	<u>Timeline for Dispatch of redemption proceeds:</u> <u>With AMC:</u> The redemption or repurchase proceeds shall be dispatched to the unitholders within 03 working days from the date of redemption or repurchase. In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023. <u>With Stock Exchange:</u> All categories of Investors may sell the units of the Scheme on a continuous basis on National Stock Exchange (NSE)/or any other exchange where the Scheme will be listed, during the trading day in round lot of 1 (one) Unit at the prevailing listed price. <u>Dispatch of IDCW:</u> Not applicable
X.	Plans and Options Plans/Options and sub options under the Scheme	The Scheme does not offer any Plans/Options for investment. The AMC and the Trustees reserve the right to introduce such other Plans/Options as they deem necessary or desirable from time to time, in accordance with the SEBI Regulations.
XI.	Load Structure	<u>Exit Load:</u> Nil Investors other than Market Maker/Large investors can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for units without any exit load if: • Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or • No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or • Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. Such instances shall be tracked by the AMC on an ongoing basis and in case if any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres. The Mutual Fund may charge the load within the stipulated limit of 3% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 97% of the NAV. The AMC reserves the right to modify/alter the load structure and may decide to charge on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps:

		• Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Groww MF ISCs' and distributors' offices and on the website of the AMC. • The notice–cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock. • The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
XII.	Minimum Application Amount/switch in	Subscription / Redemption of Units directly with Mutual Fund Units in less than Creation Unit size cannot be subscribed/ redeemed directly with the Fund. Authorized Participants / Market Makers and Large Investors can subscribe or redeem the Units of the Scheme directly with the Mutual Fund only in Creation Unit size at Applicable NAV. However, Large Investors can subscribe only in cash. ON THE EXCHANGE Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE/ BSE on which the Units are listed. Subscriptions made through Stock Exchanges will be made by specifying the number of Units to be subscribed and not the amount to be invested. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof. DIRECTLY FROM THE FUND The Scheme offers for subscriptions/redemptions only for Market Makers in 'Creation Unit Size' on all Business Days at a price determined on the basis of approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. Large investors can subscribe/redeem directly with the AMC for an amount greater than INR 25 crores. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of scheme Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Market Maker/Large Investor. The Fund creates/redeems Units of the Scheme in large size known as "Creation Unit Size". Each "Creation Unit" consists of 25000 Units of Scheme. The value of the "Creation Unit" is the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 25000 Units of the Scheme and/or subscribed in cash equal to the value of said predefined units of the Scheme. The Portfolio Deposit and Cash Component for the Scheme may change from time to time due to change in NAV. The subscription/redemption of Units of the Scheme in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by Cash

		(i.e. payments shall be made only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter/ Transfer Cheque of a bank where the Scheme has a collection account). The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.
XIII.	Minimum Additional Purchase Amount	Not Applicable
XIV.	Minimum Redemption/switch out amount	1. For Redemption of units directly with the Mutual Fund: (Market Makers & Large Investors) Mutual Fund will repurchase units from Market Makers on any Business Day in Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. For Large Investors the redemption amount has to be greater than 25 crores to transact directly with the Fund. However, transaction charges payable to Custodian/Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds. Pursuant to Clause 4.5 of SEBI Master Circular dated March 20, 2026 HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 transactions in units of the Scheme by Market Makers / Large Investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are sold, shall be applicable for creation of units. 2. For Redemption of units directly with the Mutual Fund (other than Market Makers and Large Investors): Investors other than Market Makers and Large Investors can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer of units without any exit load if: i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund. 3. On The Exchange: Investors can redeem (sell) Units on a continuous basis on the Stock Exchange on which the Units are listed. On the Stock Exchange(s), the Units of the Scheme can be sold in minimum lot of 1 (one) Unit and in multiples thereof

XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	The Scheme has already been launched..
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	The Scheme has already been launched
XVII.	Segregated portfolio/side pocketing disclosure	AMC may create segregated portfolio in the scheme. For details, kindly refer SAI
XVIII.	Swing pricing disclosure	Not applicable
XIX.	Stock lending/short selling	The Scheme shall not undertake short selling. The Scheme intends to engage in Stock Lending. For details, kindly refer SAI
XX.	How to Apply and other details	Investors can subscribe for the Units of the Scheme by completing the Application Form and delivering it at any Investor Service Centre or Collection Centre. KYC complied investor/ Investors who are able to provide necessary information and/or documents to perform KYC can perform a web-based transaction to purchase units of the Scheme on website of the Groww Mutual Fund ie https://gmf.kfintech.com or through any other electronic mode introduced from time to time. For further details provided in Section II.
XXI.	Investor services	Investors can enquire about NAVs, Unit Holdings, Valuation, IDCWs, etc. or lodge any service request at the investor support number of AMC 8050180222. Investors can also address their queries to the below details: Investor Support Number – 8050180222 Investor Support Email Id – support@growwmf.in Incase investor's query is not resolved satisfactorily, then he/she can address the query to the Investor Relations Officer: 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- <u>+91 22 69744435</u> Email: iro@growwmf.in 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. 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. KFin Technologies Ltd. Selenium, Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad-500032. 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. 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 https://smartodr.in/login
XXII	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Nil
XXIII	Special product/facility available during the NFO and on ongoing basis	The Special Products / Facilities available under the Scheme are: Transactions by Email. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), etc. are not available under this Scheme. <u>Transactions by Email:</u> 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. 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.

XXIV	Weblink	An investor can visit https://www.growwmf.in/downloads/expense-ratio weblink for TER of last 6 months and https://www.growwmf.in/downloads/fact-sheet weblink for scheme factsheet.
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DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 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 AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.
- viii. The Trustees have ensured that Groww Nifty 1D Rate Liquid ETF 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: July 30, 2026
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
Tri-Party REPOs, Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI	95	100
G-sec(s) and/or T-bills with a residual maturity of upto 30 days#	0	5

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).

#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.

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

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

- ADR/ GDR / Foreign Securities
- Structured obligation/Credit enhancements
- Securitized Debt
- Repo in Corporate Debt Securities
- Short selling
- Credit default swap
- Unrated Debt instruments
- Derivatives
- Short selling of securities and securities lending and borrowing

The cumulative gross exposure through TREPS, money market instruments and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days. In accordance with Clause 4.3 of SEBI Master Circular, the underlying index shall comply with the portfolio concentration norms as prescribed.

Debt securities include, but are not limited to, Debt securities of the Government of India, State and Local Governments, Government Agencies, Statutory Bodies, Public Sector Undertakings, Public Sector Banks or Private Sector Banks or any other Banks, Financial Institutions, Development Financial Institutions, and Corporate Entities, collateralized debt securities or any other instruments as may be prevailing and permissible under the Regulations from time to time).

The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation. Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of Clause 13.7 of SEBI Master Circular. .

Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Groww Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 2026. The AMC shall not charge any investment management fees with respect to such investment.

Investments in Scheme by AMC, Sponsor & Associates

Subject to the Regulations, the AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly, in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management fee on such investment in the Scheme, in accordance with sub-regulation 3 of Regulation 24 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable SEBI regulations. In terms of SEBI notification dated August 5, 2021 and as per Regulation 22, sub-regulation 3(a) of SEBI(MF) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time.. In case of NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	0%	Paragraph 13.6 of Master Circular.
2.	Equity Derivatives for non-hedging purposes	0%	Paragraph 13.1 of SEBI Master Circular of Mutual Fund
3.	Securitized Debt	0%	Paragraph 13.1(2) of Master Circular of Mutual Fund
4.	Overseas Securities	0%	Paragraph 13.11 of Master Circular of Mutual Fund
5.	InVITS	0%	Paragraph 13.13 of Master Circular of Mutual Fund
6.	AT1 and AT2 Bonds	0%	Paragraph 13.1 (9) of

			Master Circular of Mutual Fund
7.	Any other instrument	0%	-

Rebalancing due to passive breach

In accordance with Clause 4.5.5 of Master Circular of Mutual Fund 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. In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 calendar Days from the date of allotment/ listing.

Rebalancing of deviation due to short term defensive consideration

In the event of the asset allocation falling outside the limits specified in the asset allocation table, the Fund Manager will rebalance the same within 7 calendar days. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Any alteration in the investment pattern will be for short-term defensive consideration as per Clause 1.9.1 of Master Circular of Mutual Fund the intention being at all times to protect the interests of the Unit Holders.

Tracking error

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. Under normal market circumstances such tracking error is not expected to exceed 2%.

However in case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed the above limits and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. Since the Scheme is an exchange traded fund, it will endeavour that at no point of time the Scheme will deviate from the index. Tracking difference is the difference of returns between the Scheme and the index annualized over 1 year, 3 year, 5 year, 10 year and since the scheme inception period.

B. WHERE WILL THE SCHEME INVEST?

The Scheme will invest its corpus in the below instruments:

- Securities which are constituents of Nifty 1D Rate Index
- Tri-Party Repo on Government Securities
- T-bills/Repo & Reverse Repo
- Other money market instruments*
- Cash & Cash equivalents

(Detailed definition and applicable regulations/guidelines for each instrument is included in Section II)

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Groww Nifty 1D Rate Liquid ETF will be managed passively with investments in stocks in the same proportion as in the Nifty 1D Rate Index. The investment strategy of the Scheme will be to invest in a basket of securities

forming part of Nifty 1D Rate Index in similar weight proportion. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, considering the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme. A part of the funds may be invested in debt and money market instruments, to meet the liquidity requirements. Subject to the Regulations and the applicable guidelines the Scheme may invest in the schemes of Mutual Funds. The investment strategy shall be in line with the asset allocation. Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Portfolio Turnover Policy

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio during a given time period. The Scheme is an open-ended Exchange Traded Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Stock Exchange(s) or Market Maker and Large Investors. 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 1D Rate Index. However, it will be the endeavor of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): Nifty 1D Rate Index - TRI

The Trustees have adopted Nifty 1D Rate Index - TRI as the benchmark index. As per its investment objective, the investment would primarily be in Securities which are constituents of the benchmark index. Thus, the composition of the aforesaid benchmark index is such that it is most suited for comparing performance of the Scheme.

E. WHO MANAGES THE SCHEME?

The Fund Manager of the Scheme is Mr. Kaustubh Sule and Mr. Ameya Sakpal, his particulars are given below:

Name of the Fund Manager	Age	Education Qualification	Experience	Other Schemes managed by the Fund Manager
Mr. Kaustubh Sule (Senior – Fund Manager – Fixed Income)	44	B.E.(Computer) MBA(Finance)	Mr. Kaustubh has worked in Fixed Income trading and portfolio management for almost 18 years and 3 years in the IT industry as a software engineer. He has worked with Hexaware Technologies, Union Bank of India, Reliance Life insurance, HDFC Life insurance. He was working with Axis Asset Management Company as Fund Manager-Fixed Income before joining Groww.	• Groww Aggressive Hybrid Fund • Groww Multi Asset Allocation Fund • Groww Nifty 1D Rate Liquid ETF • Groww Overnight Fund • Groww Liquid Fund • Groww Short Term Fund • Groww Dynamic Term Fund • Groww Gilt Fund • Groww Money Market Fund

				The above mentioned details include name of this Scheme
Mr. Ameya Sakpal (Assistant Fund Manager and Dealer)	28 years	MBA - IIM Indore • B.E. (Mechanical) Mumbai University	Mr. Ameya Sakpal has more than 3 years of experience in the Financial Sector. Prior to joining Groww Asset Management Ltd. he was associated with PNB Gilts Limited. Designation – Assistant Fund Manager and Dealer Fixed Income	• Groww Gold ETF FOF • Groww Nifty 1D Rate Liquid ETF • Groww Silver ETF FOF • Groww Gold ETF • Groww Overnight Fund • Groww Silver ETF The above mentioned details include name of this Scheme

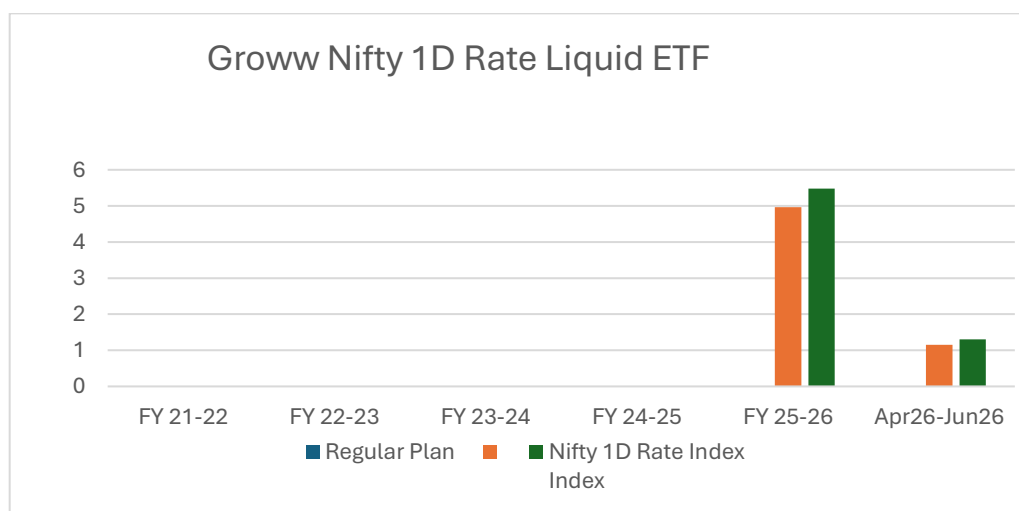
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Groww Mutual Fund does not have any other Debt Exchange Traded Fund under the said category.

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

G. HOW HAS THE SCHEME PERFORMED (if applicable)

Groww Nifty 1D Rate Liquid ETF as on June 30,2026			
Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Scheme Returns % (Direct Plan)	Benchmark Returns %
Returns for last 1 year	4.82	NA	5.33
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	5.39	NA	5.77
<i>Benchmark: Nifty 1D Rate Index inception date - 24-Sep-2024</i> Past performance may or may not be sustained in future. Returns are compounded annualized for period more than or equal to 1 year. Calculations are based on Growth Option NAVs.			



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 - <https://growwmf.in/statutory-disclosure/portfolio>
- iv. Functional website link to the respective addendums to the SID after the last update of SID – <https://growwmf.in/downloads/addendum>
- v. Half Yearly - <https://growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio>
- vi. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed - NA
- vii. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (In Rs.)
1.	Concerned scheme's Fund Manager(s)	Units	NAV per unit	
	Not Applicable			

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

- **Investments of AMC in the Scheme** – Groww Asset Management Limited (GAML), the asset management company may invest in the Scheme. However, as per SEBI (Mutual Funds) Regulations, 2026, GAML will not charge any Investment Management Fee for its investment in the Scheme. In addition, the funds managed by the sponsors, Group may invest in the Scheme.
The details are provided on <https://www.growwmf.in/statutory-disclosure/alignment-of-interest>
- Risk-o-meter shall be evaluated on a monthly basis and the Risk-o-meter shall be disclosed along with portfolio disclosure on GMF website and on AMFI website within 10 days from the close of each month.
- Scheme Summary Document (SSD) shall be updated on a Monthly basis or on changes in any specified fields, whichever is earlier. The same shall be uploaded on websites of GMF, AMFI and stock exchanges.
- Tracking Error: The Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective Mutual Fund <https://growwmf.in/statutory-disclosure/tracking-error> and AMFI www.amfiindia.com
- Tracking Difference: The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the Mutual Fund <https://growwmf.in/statutory-disclosure/tracking-error> and AMFI www.amfiindia.com on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

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

Illustration:

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

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

Therefore, the NAV of the scheme is Rs. 22.0000

While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value.

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

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

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

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. All initial issue expenses pertaining to NFO till the date of allotment of unit were borne by the AMC or trustee or sponsor. No NFO expenses were charged to the Scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include, inter alia, the Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agent's fee, marketing and selling expense and other permissible expenses, as detailed in the table below:

The AMC has estimated that expenses upto 0.90% of the daily net assets of the scheme may be charged as to the scheme as expenses. For the actual current expenses being charged, the investor are requested to refer to the website of the Mutual Fund at <https://www.growwmf.in/downloads/expense-ratio>.

The purpose of the below table is to assist the investor in understanding various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC based on past experience and are subject to change inter-se.

Sr.No.	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
1.	marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes, if any;	Upto 0.90
2.	registrar services for transfer of units sold or redeemed;	
3.	fees and expenses of trustees;	
4.	audit fees;	
5.	custodian fees;	
6.	costs related to investor communication;	
7.	costs of providing account statements and Income Distribution cum Capital Withdrawal payout/redemption cheques and warrants;	
8.	costs of fund transfer from location to location	
9.	insurance premium paid by the fund;	
10.	winding up costs for terminating a scheme	
11.	brokerage cost incurred towards execution of trades in addition to limits prescribed in regulation 66(9)	

12.	costs of statutory advertisements;	
13.	expenses towards storage and handling of underlying goods due to physical settlement of any commodity derivative contract or cost towards storage and handling of gold and silver; (as applicable)	
14.	listing fees, in case of schemes listed on a recognised stock exchange; and	
15.	Investor Education and awareness program\$	
16.	such other expenses as may be specified or approved by the SEBI.	
17.	Maximum Base expense ratio (BER) permissible under Regulation 66 (7)(b)	Upto 0.90

Total Expense Ratio (TER): As defined in Regulation 67 of SEBI (MF) Regulations, 2026, Total Expense Ratio (TER) means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme and TER includes:

- Base Expense Ratio (BER) as mentioned in above table as per Regulation 66(7)
- Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, shall not exceeding 0.06% of the value of trades in case of cash market transactions and 0.02% of the value of trades in case of derivative market transactions.
Any expense charges towards brokerage in excess of the aforesaid limits shall form part of the BER limit specified under sub-regulation (7) of Regulation 66.
- Transaction costs incurred for the purpose of execution of trade mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.
- All statutory levies will be over and above the base expense ratio limits as defined in regulation 66(7).

Any expenditure in excess of the base limits specified in sub regulation (4), (5), (6), (9) (10) of regulation 66 shall be borne by AMC or the trustees or sponsors.

All scheme related expenses, including commission paid to distributors, shall be charged to the scheme only within the regulatory limits and shall not be borne by the AMC, its associates, sponsor, trustee or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of clause 11.3 of Master Circular.

Further with regards to the cost of borrowings in terms of Regulation 42, the same shall be adjusted against the portfolio yield of the Scheme and borrowing costs in excess of portfolio yield, if any, shall be borne by the AMC.

In accordance with clause 11.2 of the SEBI Master Circular, the AMC shall prominently disclose TER on daily basis on the website www.growwmf.com and on website of AMFI.

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. However, upfronting of trail commission shall be permitted only in case of inflows through Systematic Investment Plans (SIPs) in accordance with applicable regulatory provisions.

\$In terms of paragraph 11.9 of Master Circular of Mutual Fund, 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 base expense ratio as per Regulation 66(7) for investor education, awareness and financial inclusion initiatives.

No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors. However, If the scheme will qualify as per clause 20.5.2 of the Master circular w.r.t. MF lite framework (if applicable), the expense towards investor education & awareness will be 5% of total BER charged to the direct plan of the Scheme, subject to maximum of 0.5 bps of AUM. Out of the total amount transferred to AMFI for investor awareness by AMCs, AMFI shall allocate a minimum of 5 percent for focused investor education and awareness towards promoting passive funds, distinct from AMFI's general investor education initiatives

Illustration in returns for Direct Plan

Particulars	Direct Plan
Opening NAV per unit	10.000
Gross Scheme Returns @ 8.75%	0.875
Expense Ratio @ 1.00 % p.a.	0.100
Closing NAV per unit	10.775
Net 1 Year Return	7.75%

*Distribution/Brokerage expense is not levied on Direct Plan

Notes:

- The above illustration is provided only to explain the impact of expense ratio on scheme's returns, and not to be construed as providing any kind of investment advice or guarantee on returns on investments*
- The Expense are charged on the closing asset under management, and are subject to change on a periodic basis*
- The tax impact has not been considered in the above illustration. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authoarised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.*

For the actual current expenses being charged to the Scheme, investor investors are advised to refer to the website of the Mutual Fund at: <https://www.growwmf.in/downloads/expense-ratio> .

Any change proposed to the current expense ratio shall be updated on the aforesaid website at least three working days prior to the effective date of such change.

The purpose of the above table is to assist the investor in understanding various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC based on past experience and are subject to change inter-se.

Notwithstanding anything contained herein, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the SEBI Master Circular for Mutual Funds, as amended from time to time, shall prevail. In case of any inconsistency or deviation between the provisions stated herein and the applicable Regulations or Master Circular, the provisions of the Regulations and/or Master Circular shall prevail.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC <https://www.growwmf.in/downloads/fact-sheet> or may call at (toll free no 8050180222) or your distributor or write to us at support@growwmf.in

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

Investors other than Market Maker/Large investors can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for units without any exit load if:

- Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

Such instances shall be tracked by the AMC on an ongoing basis and in case if any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund. For any change in load structure AMC will issue an addendum and display it on the website/Investor Service Centres.

The Mutual Fund may charge the load within the stipulated limit of 35% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 97% of the NAV.

The AMC reserves the right to modify/alter the load structure and may decide to charge on the Units with prospective effect, subject to the maximum limits as prescribed under the SEBI Regulations. At the time of changing the load structure, the AMC shall take the following steps:

- Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Groww Mutual Fund's ISCs' and distributors' offices and on the website of the AMC.
- The notice-cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock.
- The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
- Any other measures which the mutual funds may feel necessary.

The AMC may change the load from time to time and in case of an exit/repurchase load this may be linked to the period of holding. It may be noted that any such change in the load structure shall be applicable on prospective investment only. The exit load (net off GST, if any, payable in respect of the same) shall be credited to the Scheme of the Fund. The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.

Section II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

The Scheme is subject to the principal risks described below. Some or all of these risks may adversely affect Scheme's NAV trading price, yield, total return and/or its ability to meet its objectives.

- 1) The NAV of the units is closely related to the value of stocks that form a part of the benchmark index. The value of this will react to stock market movements and may result in changes in the NAV of units under the scheme. There could also be movements in the scheme's NAV due to changes in interest rates, macro-economic and political developments and over longer periods during market downturns;
- 2) Liquidity Risk: Trading in Groww Nifty 1D Rate Liquid ETF may be halted due to market conditions or for reasons that in the view of the Exchange Authorities or SEBI, trading in Groww Nifty 1D Rate Liquid ETF is not advisable. There could also be trading halts caused by extraordinary market volatility and pursuant to NSE and SEBI circuit filter rules. There can be no assurance that the requirements of the exchange necessary to maintain the listing of the Groww Nifty 1D Rate Liquid ETF will continue to be met or will remain unchanged
- 3) Regulatory Risk: Any changes in trading regulations by the stock exchange(s) or SEBI may affect the ability of Market Maker/Large Investors to arbitrage resulting into wider premium/ discount to NAV.
- 4) Tracking error may have an impact on the performance of the scheme. However, GAMC will endeavour to keep the tracking error as low as possible.
- 5) The Scheme is a passively managed scheme and provides exposure to the benchmark and tracking its performance and yield as closely as possible. The Schemes performance may be affected by a general price decline in the stock markets. The Scheme invests in the stocks comprising the index regardless of their investment merit. The Mutual Fund does not attempt to take defensive positions in declining markets.
- 6) As the scheme proposes to invest not less than 95% of the net assets in securities comprising of Nifty 1D Rate Index, any deletion of securities from or addition to in Nifty 1D Rate Index - TRI may require sudden and immediate liquidation or acquisition of such stocks at the prevailing market prices irrespective of whether valuation of stocks is attractive enough. This may not always be in the interest of unitholders.
- 7) The performance of the Nifty 1D Rate Index – TRI will have a direct bearing on the performance of the scheme. Hence any composition change by virtue of weightage or stocks selection will have an impact on the scheme.
- 8) Though Groww Nifty 1D Rate Liquid ETF will be listed on the stock exchange, there is no assurance that an active secondary market will develop or be maintained.
- 9) Investors may note that even though this is an open-ended scheme, they will have to buy or sell units of the scheme on the stock exchanges where these units are listed for liquidity at the market price, subject to the rules and regulations of the exchange. Buying and selling units on stock exchange requires the

investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/ broker, payment of brokerage, securities transactions tax and such other costs.

10) The market price of ETF units, like any other listed security, is largely dependent on two factors, viz., (1) the intrinsic value of the unit (or NAV), and (2) demand and supply of units in the market. Sizeable demand or supply of the units in Exchange may lead to market price of the units to quote at premium or discount to NAV. However, since the eligible investors can transact with the AMC for units beyond the creation unit size there should not be a significant variance from the NAV. Hence the price of ETF is less likely to hold significant variance (large premium or discount) from the latest declared NAV all the time.

11) **Capital Gains Impact:** Investors who trade in Groww Nifty 1D Rate Index may be subject to Long Term Capital Gains or Short Term Capital Gains. Investors are requested to consult their tax / legal consultants before investing in the scheme.

12) The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund depends up on the confirmations to be received from depository(ies) on which the mutual fund has no control.

13) The scheme will attract provisions of take over regulations, if it invests in more than 10% of the paid up capital of a company and therefore may not be able to accept further subscription

Risk associated with Exchange Traded Fund:

a) **Absence of Prior Active Market:** Although the units of ETFs are listed on the Stock Exchange for trading, there can be no assurance that an active secondary market will develop or be maintained.

b) **Lack of Market Liquidity:** Trading in units of ETFs on the Stock Exchange on which it is listed may be halted because of market conditions or for reasons that, in the view of the concerned Stock Exchange or Market Regulator, trading in the ETF Units is inadvisable. In addition, trading in the units of ETFs is subject to trading halts caused by extraordinary market volatility pursuant to 'circuit breaker' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of ETFs will continue to be met or will remain unchanged.

c) **Units of Exchange Traded Funds May Trade at Prices Other than NAV:** Units of Exchange Traded Funds may trade above or below their NAV. The NAV of Units of Exchange Traded Funds may fluctuate with changes in the market value of a Scheme's holdings. The trading prices of units of ETF will fluctuate in accordance with changes in their NAVs as well as market supply and demand. However, given that ETFs can be created / redeemed in Creation Units, directly with the fund, large discounts or premiums to the NAVs will not sustain due to arbitrage possibility available.

d) **Regulatory Risk:** Any changes in trading regulations by the Exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/ discount to NAV. Although Groww Nifty 1D Rate Index is proposed to be listed on Exchange, the AMC and the Trustees will not be liable for delay in listing of Units of the Scheme on Exchange / or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.

e) **Political Risks:** Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes

in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments.

f) **Right to Limit Redemptions:** The Trustee, in the general interest of the unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total “Saleable Underlying Stock” available with the fund.

g) **Redemption Risk:** The Unit Holders may note that even though this is an open ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit size. Thus unit holdings less than the Creation Unit size can normally only be sold through the secondary market unless no quotes are available on the Exchange for 3 trading days consecutively.

h) **Asset Class Risk:** The returns from the types of securities in which a Scheme invests may underperform returns from the various general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under performance in comparison of the general securities markets.

i) **Passive Investments:** As the Scheme is not actively managed, the underlying investments may be affected by a general decline in the Indian markets relating to its Underlying Index. The scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.

j) **Tracking Error Risk:** Factors such as the fees and expenses of the Scheme, cash balance, changes to the Underlying assets and regulatory policies may affect AMC’s ability to achieve close correlation with the Underlying assets of the scheme. The Scheme’s returns may therefore deviate from those of its Underlying assets.

k) Tracking Error of ETFs is likely to be low as compared to a normal index fund. Due to the Creation / Redemption of units through the in-kind mechanism the fund can keep lesser funds in cash. Also, time lag between buying / selling units and the underlying shares is much lower. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.

Risk specific to investing in securities forming part of Nifty 1D Rate Index and risks:-

- Groww Nifty 1D Rate Liquid ETF is a passively managed ETF i.e. the amount collected under the scheme is invested in securities 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

Risks associated with Tracking errors/ difference:

Tracking error means the extent to which the NAV of the fund moves in a manner inconsistent with the movements of the benchmark index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the scheme if any, whole cash not invested at all times as it

may keep a portion of funds in cash to meet redemption etc. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on daily past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. However, the Fund will endeavour to limit the tracking error within 2% limits. Tracking difference is the difference of return between the scheme and benchmark annualized over 1 year, 3 year, 5 years, 10 years and since inception period.

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

- Delay in the purchase or sale of stocks within the benchmark due to illiquidity in the stocks, circuit filters on the stocks
- Delay in realisation of sale proceeds
- The scheme may buy or sell the stocks comprising the index at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
- Index providers may either exclude or include new scrips in their periodic review of the stocks that constitute the underlying index. In such situations the scheme will endeavour to rebalance the portfolio in line with the index. But may not be able to mirror the index immediately due to the available investment/reinvestment opportunity.
- The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
- Disinvestments to meet redemptions, recurring expenses etc.
- Execution of large buy / sell orders
- Delay in credit of securities
- Transaction cost and recurring expenses
- Delay in realisation of Unit holders' funds
- Levy of margins by exchanges

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

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

• 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.

• 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.

Risks associated with Debt / Money Markets (i.e. Markets in which Interest bearing Securities or Discounted Instruments are traded)

a) Credit Risk:

Securities carry a Credit risk of repayment of principal or interest by the borrower. This risk depends on micro-economic factors such as financial soundness and ability of the borrower as also macro-economic factors such as Industry performance, Competition from Imports, Competitiveness of Exports, Input costs, Trade barriers, Favourability of Foreign Currency conversion rates, etc.

Credit risks of most issuers of Debt securities are rated by Independent and professionally run rating agencies. Ratings of Credit issued by these agencies typically range from "AAA" (read as "Triple A" denoting "Highest Safety") to "D" (denoting "Default"), with about 6 distinct ratings between the two extremes.

The highest credit rating (i.e. lowest credit risk) commands a low yield for the borrower. Conversely, the lowest credit rated borrower can raise funds at a relatively higher cost. On account of a higher credit risk for lower rated borrowers lenders prefer higher rated instruments further justifying the lower yields.

b) Price-Risk or Interest-Rate Risk:

From the perspective of coupon rates, Debt securities can be classified in two categories, i.e., Fixed Income bearing Securities and Floating Rate Securities. In Fixed Income Bearing Securities, the Coupon rate is determined at the time of investment and paid/received at the predetermined frequency. In the Floating Rate Securities, on the other hand, the coupon rate changes - 'floats' - with the underlying benchmark rate, e.g., MIBOR, 1 yr. Treasury Bill. Fixed Income Securities (such as Government Securities, bonds, debentures and money market instruments) where a fixed return is offered, run price-risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, the payment-frequency of such coupon, days to maturity and the increase or decrease in the level of interest rates. The prices of Government Securities (existing and new) will be influenced only by movement in interest rates in the financial system. Whereas, in the case of corporate or institutional fixed income securities, such as bonds or debentures, prices are influenced not only by the change in interest rates but also by credit rating of the security and liquidity thereof. However, debt securities in the scheme are intended to be held till maturity. For such securities held till maturity, there will not be any interest rate risk at the end of the tenure.

Floating rate securities issued by a government (coupon linked to treasury bill benchmark or a real return inflation linked bond) have the least sensitivity to interest rate movements, as compared to other securities. The Government of India has already issued a few such securities and the Investment Manager believes that such securities may become available in future as well. These securities can play an important role in minimizing interest rate risk on a portfolio.

Risk of Rating Migration:

The following table illustrates the impact of change of rating (credit worthiness) on the price of a hypothetical AA rated security with a maturity period of 3 years, a coupon of 10.00% p.a. and a market value of Rs. 100. If it is downgraded to A category, which commands a market yield of, say, 11.00% p.a., its market value would drop to Rs. 97.53 (i.e. 2.47%) If the security is up-graded to AAA category which commands a market yield of, say, 9.00% p.a. its market value would increase to Rs102.51 (i.e. by 2.51%). The figures shown in the table are only indicative and are intended to demonstrate how the price of a security can be affected by change in credit rating.	Yield (% p.a.)	Market Value (Rs.)
Rating		
AA	10.00	100.00
If upgraded to AAA	9.00	102.51
If downgraded to A	11.00	97.53

Risk associated with investment in Government securities and Triparty repo on Government securities or treasury bills:

- The mutual fund is a member of securities segment and Triparty repo on Government securities or treasury bills trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Triparty repo on Government securities or treasury bills trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counter party risks considerably for transactions in the said segments.
- The members are required to contribute towards margin obligation (Initial / Mark to Market etc.) as per bye-laws of CCIL as also 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 discharging their obligation. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members as determined by CCIL.
- Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).
- CCIL maintains two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty repo on Government securities or treasury bills trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/ default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Risks associated with segregated portfolio

- Investor holding units of segregated portfolio may not able to liquidate their holding till the time realisable value is recovered.
- Security comprising of segregated portfolio may realise lower value or may realise zero value.
- Listing of units of segregated portfolio in 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 Control/ Mitigation measures:

Risk mitigation measures for portfolio volatility and portfolio concentration:

ETF Scheme being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of securities 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.

RISK CONTROL

The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty 1D Rate Index, subject to tracking error. The index is tracked on a regular basis and changes to the constituent's or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error.

Type of Risks	Measures/ Strategies to control risks
Equity Markets/ Equity Oriented Instruments	The investment objective of the scheme is to generate returns, before expenses, that are commensurate with the performance of the Nifty 1D Rate Index, subject to tracking

	error. The index is tracked on a regular basis and changes to the constituent's or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error. ETF 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 fund manager would endeavour to keep cash levels at the minimal to control tracking error.
Debt and Money Market instruments	• 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. • Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in short term debt & 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. • Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments thereby mitigating the risk of rating migration generally associated with long-term securities • Basis Risk: The debt allocation of scheme is primarily as a 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. • Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term debt & money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities • Reinvestment Risk: The debt allocation of scheme is primarily as a 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.

	• Liquidity Risk: The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short-term debt & money market instruments, units of Liquid and Overnight schemes.
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II. Information about the scheme:

A. Where will the scheme invest –

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Triparty Repo (TREPS)

"Triparty repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement.

2. Certificate of Deposits (CD) –

CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.

3. Commercial Paper (CP) –

CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

4. Treasury Bills (T-Bills)

Treasury bills are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.

5. Investment in money market instrument –

The Scheme may also invest in money market instruments, in compliance with Regulations. Money Market Instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank/SEBI of India from time to time subject to regulatory approvals, if any.

6. Debt and Money Markets In India:

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. Securities in the debt market typically vary based on their tenure and rating. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The Government Securities market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Sec market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc. The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), reverse repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI) and similar securities. In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and non-government debt vary from time to time.

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. PSU / DFI / Corporate paper with a residual maturity of less than 1 year are actively traded and offer a viable investment option.

Following table exhibits various debt instruments along with current yields as on September 30, 2025

Instrument	Yield Range per annum) (%)
TREPS	6.50 - 6.70
Repo	6.5
91 days T-Bill	6.50 - 6.60
182 Days T-Bill	6.60 - 6.65
364 days T-Bill	6.55 - 6.60
1 month CD	7.25 - 7.35
3 month CD	7.45 - 7.55
6 month CD	7.60 - 7.70
1 year CD	7.60 - 7.70
1 month CP	7.50 - 7.60
3 month CP	7.80 - 7.90
6 month CP	7.90 - 8.00
1 year CP	7.90 - 8.00
3 year Corporate Bond – AAA Rated	7.45 - 7.55
5 year Corporate Bond – AAA Rated	7.40 - 7.50
5 year G-sec*	6.70 - 6.80
10 year G-sec*	6.75 - 6.85

*Gsec yield are annualized

Source: Bloomberg and NDS OM)

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt

instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

B. What are the investment restrictions?

The following investment limitations and other restrictions, inter-alia, as contained in the Regulations and Master circular shall apply to the Scheme:

- Investment in unrated debt and money market instruments, other than government securities, treasury bills,
 - a. Investments shall only be made in such instruments, including bills rediscounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 2026 and various circulars issued thereunder.
 - b. Exposure in such instruments, shall not exceed 5% of the net assets of the scheme.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
- No mutual fund under all its schemes should own more than ten per cent of any company's paid up capital carrying voting rights.
- No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company. Provided that, the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.
- The Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the management or in schemes under the management of any other asset management company shall not exceed 5% of the NAV of the mutual fund.
- Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with Clause 13.7 of Master Circular.
- The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase, redemption of units or payment of interest or dividend to the unitholders. Provided that the mutual fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.
- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.
- Inter scheme transfers of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Pursuant to Clause 13.19 of SEBI Master Circular, ISTs may be allowed in the following scenarios:

- i. for meeting liquidity requirement in a scheme in case of unanticipated redemption pressure
- ii. for Duration/ Issuer/ Sector/ Group rebalancing

No IST of a security shall be done, if there is negative news or rumors in the mainstream media or an alert is generated about the security, based on internal credit risk assessment. The Scheme shall comply with the guidelines for inter-scheme transfers as specified under clause 12.30 of SEBI Master Circular

- The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
- The Scheme shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- The Scheme shall not make any investment in:
 - a) Any unlisted security of an associate or group company of the Sponsor; or
 - b) Any security issued by way of private placement by an associate or group company of the sponsor; or
 - c) The listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.
- The scheme shall not make any investment in any fund of funds scheme.
- All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
- The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by SEBI, settle their transactions entered on or after January 15, 1998 only through dematerialized securities. Further, all transactions in government securities shall be in dematerialized form.

Pursuant to Clause 13.7 of SEBI Master Circular:-

- Total investment of the Scheme in Short term deposit(s) of all the Scheduled Commercial Banks put together shall not exceed 15% of the net assets. However, this limit can be raised upto 20% of the net assets with prior approval of the trustees. Further, investments 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.
- “Short Term” for parking of funds by Mutual Funds shall be treated as a period not exceeding 91 days
- The Scheme shall not invest more than 10% of the net assets in short term deposit(s), of any one scheduled commercial bank including its subsidiaries.
- The Scheme shall not invest in short term deposit of a bank which has invested in that Scheme. AMC shall also ensure that the bank in which a scheme has Short term deposit do not invest in the said scheme until the scheme has Short term deposit with such bank.
- Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks. The Half Yearly portfolio statements shall disclose all funds parked in short term deposit(s) under a separate heading. Details shall also include name of the bank, amount of funds parked, percentage of NAV. Trustees shall, in the Half Yearly Trustee Reports certify that provisions of the Mutual Funds Regulations pertaining to parking of funds in short term deposits pending deployment are complied with at all points of time. The AMC(s) shall also certify the same in its CTR(s).
- The investments in short term deposits of scheduled commercial banks will be reported to the Trustees along with the reasons for the investment which, inter-alia, would include comparison with the interest rates offered by other scheduled commercial banks. Further, AMC shall ensure that the reasons for such investments are recorded in the manner prescribed.

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

- In accordance with clause 13.7 SEBI Master Circular, the aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash.
- Pursuant to Clause 4.3 of SEBI Master Circular , 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.

Accordingly, any ETF/ Index Fund that seeks to replicate a particular Index shall ensure that such index complies with the aforesaid norms.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.9 of SEBI Master Circular for Mutual Funds

- i. Type of a scheme
An open ended Exchange Traded Fund replicating / tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk scheme.
- ii. Investment Objective
 - o Main Objective – Please refer to Part I. V ie “Investment Objective” mentioned under **“Highlights/Summary of the Scheme”**
 - o Investment pattern – Please refer to **Part II.A “HOW WILL THE SCHEME ALLOCATE ITS ASSETS?”**
- iii. Terms of Issue –
 - o **Liquidity provisions such as listing, repurchase, redemption** - Please refer to the Part I
 - o **Aggregate fees and expenses charged to the scheme:** Please refer to the section Part II Other details
 - o **Any safety net or guarantee provided:** None

D. Index methodology

About the Benchmark:

The overnight market in India is one of the most active components of the money market. The objective of Nifty 1D Rate index is to measure the returns generated by market participants lending in the overnight market. The index uses the overnight rate provided through “Triparty Repo Dealing System (TREPS)” for computation of index values.

Index Methodology:

- i. Annualised weighted average rate published by CCIL at end of the day is considered for computation of index
- ii. The annualized rate is converted to the daily rate for index calculation, by dividing the annual rate by 365 days
- iii. The daily rate is added to the index value of the previous day
- iv. TREPS with T+0 settlement is considered
- v. If next day is a working day then rate with 1 day maturity is considered

For additional details, please refer to index methodology on www.nseindia.com or www.niftyindices.com

E. Principles of incentive structure for market makers

Performance based incentives as and when offered to market marker, shall be disclosed as per SEBI Circular. The same shall be charged within the permissible TER limit.

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 14.5 of SEBI master circular for mutual funds – Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	Listing of units: The units of the Scheme will initially be listed on NSE for allotment under intimation to SEBI. The AMC reserves the right to list the units on other exchanges. AMC has proposed to engage Market Maker for creating liquidity for ETFs in the stock exchange so that investors are able to buy or redeem units on the stock exchange using the services of a stockbroker. Transfer of units: Units of the Scheme are transferable. Transfer would be only in favor of transferees who are capable of holding units. The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.
Dematerialization of units	1. Units of the Scheme will be available in Dematerialized (electronic) form only. 2. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the Depository Participants (DP's) name, DP ID Number and the beneficiary account number of the applicant. 3. Units of the Scheme will be issued, traded and settled compulsorily in dematerialized form.
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.)	Not Applicable
Maximum Amount to be raised (if any)	There is no upper limit on the total amount that may be collected.
Dividend Policy (IDCW)	The Scheme does not offer any Plans/Options for investment. The AMC/Trustee reserve the right to introduce Option(s) as may be deemed appropriate at a later date.
Allotment (Detailed procedure)	All Applicants whose monies towards purchase of Units have been realized by the Fund will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. Units of the Scheme will be available only in the dematerialized form. The Applicants will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL. The Units allotted will be credited to the DP account of the Unit

	holder as per the details provided. The statement of holding of the beneficiary account holder for the units will be sent by the respective DPs periodically. 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). Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. As the Units of the Scheme will be issued, traded and settled mandatorily in dematerialized (electronic) form, the statement of holding of the Unitholder i.e. beneficiary account holder will be sent by the respective DPs periodically. Please refer to SAI for details.
Refund	The AMC will refund the subscription money to applicants whose applications are found to be incomplete, invalid or have been rejected due to unavailability of underlying securities, etc. in accordance with the AMFI best practice guidelines in the matter. The AMC will endeavor to refund such amounts within 5 business days from the date of purchase transactions as per the timestamp / applicable NAV, where the application form / online transaction is received along with the payment and the funds have been realized. Where the subscription amount and the application/ online transaction are received separately, the period of 5 business days shall be reckoned from the later of the date of identifying the remitter details, based on the credit provided by the Bank or receipt and time stamping of application/ online transaction. In the event of delay beyond 5 business days, the AMC in line with AMFI best practice guidelines on the matter, will pay interest at 15% per annum or such other rate of interest as may be prescribed from time to time
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	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): 1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta of the HUF; 3. Minor through parent / legal guardian; 4. Partnership Firms and Limited Liability Partnerships (LLPs); 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 8. Mutual Funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as

	required) and private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investors (FPIs) and their subaccounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI; 15. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted; 16. Other schemes of Groww Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Trustee, AMC or Sponsor or their associates may subscribe to units under the Scheme; 18. Such other individuals /institutions/ body corporates etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective constitutions and relevant statutory regulations. The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list. Note: 1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultra vires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. 3. Dishonored cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. 4. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by the investor for purchase of Units of this Scheme. 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. 6. Subject to the SEBI (MF) Regulations, any application for
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	units of this Scheme may be accepted or rejected in the sole and absolute discretion of the Trustee/AMC. The Trustee/AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its unitholders to accept such an application.
Who cannot invest	The following persons are not eligible to invest in the Scheme: • Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority or where they falls under the category of QFIs/FPIs. • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. • Such other persons as may be specified by AMC from time to time.
How to Apply and other details	Investors may obtain Key Information Memorandum (KIM) along with the application forms from the AMC offices or Customer Service Centres of the Registrar or may be downloaded from https://www.growwmf.in/downloads/kim (AMC's website). Please refer to the SAI and Application Form for the instructions. An Application Form accompanied 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. Bank Details: In order to protect the interest of Unit holders from fraudulent encashment of redemption / IDCW cheques, SEBI has made it mandatory for investors to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Applications without complete bank details shall be rejected. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques / warrants and / or any delay / loss in transit. Also, please refer to point on Registration of Multiple Bank Accounts in respect of an Investor Folio given elsewhere in this document.
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.	Not Applicable Units once redeemed will not be reissued.

Restrictions, if any, on the right to freely retain or dispose of units being offered.	In the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order RIGHT TO RESTRICT REDEMPTION AND / OR SUSPEND REDEMPTION OF THE UNITS: The Fund at its sole discretion (subject to SEBI regulations) reserves the right to restrict Redemption (including switchout) of the Units (including Plan /Option) of the Scheme of the Fund upon occurrence of the below mentioned events for a period not exceeding ten (10) working days in any ninety (90) days period subject to approval of the Board of Directors of the AMC and the Trustee. The restriction on Redemption (including switch-out) shall be applicable where the Redemption (including switch-out) request is for a value above Rs. 2,00,000/- (Rupees Two Lakhs). Further, no restriction shall be applicable to the Redemption / switch-out request upto Rs. 2,00,000/- (Rupees Two Lakhs). It is further clarified that, in case of redemption request beyond Rs. 2,00,000/- (Rupees Two Lakhs), no restriction shall be applicable on first Rs. 2,00,000/- (Rupees Two Lakhs). Subject to SEBI Regulations, the Trustee / AMC reserves the right to restrict Redemption or suspend Redemption of the Units in the Scheme of the Fund on account of circumstances leading to a systemic crisis or event(s) that severely constrict market liquidity or the efficient functioning of the markets. A list of such circumstances under which the restriction on Redemption or suspension of Redemption of the Units in the Scheme of the Fund may be imposed are as follows: 1. Liquidity issues- when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; or 2. Market failures / Exchange closures; or 3. Operational issues; or 4. If so directed by SEBI. It is clarified that since the occurrence of the abovementioned eventualities have the ability to impact the overall market and liquidity situation, the same may result in exceptionally large number of Redemption requests being made and in such a situation the indicative timelines (i.e. within 3-4 Business Days) mentioned by the Fund in the scheme offering documents, for processing of requests for Redemption may not be applicable. Please refer to paragraphs on ‘Transfer and Transmission of units, Right to limit Redemption, Suspension of Purchase and/ or Redemption of Units and Pledge of Units’ in the SAI for further details.
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.	Cut-off timing for Subscriptions/ Redemptions Investors / Unit holders to note that the below mentioned Cut-off time are not applicable to transactions undertaken on a recognised stock exchange and are only applicable to transactions undertaken at the Official Points of Acceptance. Cut off timing for Subscriptions:

	Particulars	Applicable NAV
	1. Where the application is received up to cut-off time of 1.30 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization before the cut-off time.	NAV at the close of the day immediately preceding the day of receipt of application shall be applicable.
	2. Where the application is received at the official point(s) of acceptance on a Business Day, irrespective of the time of receipt of subscription/purchase application, and the funds are not available for utilization before the cut-off time of 1:30 p.m. on the same Business Day.	NAV at the close of the day immediately preceding the Business Day on which the funds are available for utilization shall be applicable.
	3. where the application is received after 1.30 p.m. on a day at the Official Point(s) of Acceptance and the entire funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise	the closing NAV of the day immediately preceding the next Working Day
	For allotment of Units in respect of Purchase, it shall be ensured that Application is received before the applicable Cut-off time. Funds for the entire amount of Subscription /Purchase as per the application are credited to the bank account of the respective liquid 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 respective liquid Scheme. The above provisions of Cut-off timings for Subscriptions are applicable for Purchase of Units directly with the Fund. However, Groww Nifty 1D Rate Liquid ETF, being an Exchange Traded Fund (ETF), the above provisions will not be applicable for Purchase of Units on the stock exchanges in which case the timings of the stock exchanges will be applicable. Cut off timing for Redemptions: In respect of valid applications received upto 3.00 pm by the Fund, the closing NAV of the day immediately preceding the next Working Day.	

	In respect of valid applications received after 3.00 pm by the Fund, closing NAV of the next Working Day shall be applicable. As the Units issued under the Scheme are listed, the provisions of the Cut-off time are not applicable for transactions on the stock exchange. Pursuant to clause 3.6.2.3(b) of SEBI Master Circular, the requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by Market Makers and other eligible investors.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC)	1. Ongoing purchases / redemptions directly from the Mutual Fund would be restricted to Market Makers and Large Investors (subject to transactions greater than INR 25 crores or such other amount as may be specified by SEBI from time to time) provided the value of units to be purchased / redeemed is in creation unit size or multiples thereof. The aforesaid limit of Rs.25 crores is not applicable for Market Makers. The Creation Unit size will be 25000 Units. 2. Market Makers / Large Investors may exchange Portfolio Deposit / cash equivalent to the portfolio deposit and applicable cash component and transaction handling charges for Purchase / Redemption of Units of the Scheme in ‘Creation Unit’ size or in multiples thereof directly from the Mutual Fund, as defined by the Scheme for that respective Business Day. 3. The units are listed on NSE to provide liquidity through secondary market. All categories of Investors may purchase the units through secondary market on any trading day. 4. The AMC shall appoint at least two Market Makers, who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the stock exchange platform by providing two-way quotes in the units of the Scheme during trading hours. 5. The AMC reserves the right to list the units of the scheme on any other exchange, in future. Minimum Redemption Amount: All investors including Market Makers, Large Investors and other investors may sell their units in the stock exchange(s) on which these units are listed on all trading days of the stock exchange. Mutual Fund will repurchase units from Market Makers and Large Investors on any business day in creation units size. Any Transaction placed for redemption or subscription directly with the AMC must be greater than INR 25 crores or such other amount as may be specified by SEBI from time to time and shall be at intra-day NAV based on the actual execution price of the underlying portfolio. The aforesaid threshold shall not be applicable for MMs.

Accounts Statements	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). 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. 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. For further details, refer SAI.
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Dividend/ IDCW	The Scheme does not offer any Plans/Options for investment. The AMC/Trustee reserve the right to introduce Option(s) as may be deemed appropriate at a later date.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 15.3.3 of Master Circular of Mutual Fund.
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
Delay in payment of redemption / repurchase proceeds/dividend	The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase. However, pursuant to Clause 15.3.3 of SEBI Master Circular, AMFI vide its communication no. AMFI/35P/MEM-COR/74/2022-23 dated January 16,2023 has provided certain exceptional circumstances wherein the additional timelines shall be applicable (please refer Statement of Additional Information “SAI” for further details. The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not dispatched within 3 working days from the date of receipt of the valid redemption/repurchase application, complete in all respects. However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 3 working days, in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per the Clause 15.5 of SEBI Master Circular, ,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. 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. Important Note: All applicants must provide a bank name, bank account number, branch address, and account type in the Application Form.
Disclosure w.r.t investment by minors	As per Para 15.3 of SEBI Master Circular read with SEBI Circular dated May 12, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable: - Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. - Redemption proceeds shall be credited only in verified bank account of the minor, i.e the account the minor may hold with the parent/legal guardian after completing KYC formalities. - 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. - AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.

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 – Not Applicable as it's an ETF scheme**
- B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report**

Monthly / Half - Yearly Portfolio Disclosures This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The Mutual Fund and AMC shall publish the Scheme Portfolio within ten days from the close of month. Mutual Fund / AMC shall disclose portfolio (along with ISIN) as on the last day of the month / half year of the scheme on its website (https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited) & on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.
Half -Yearly Financial Results	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. It will also be displayed on the website of the AMC (https://www.growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio) and AMFI www.amfiindia.com
Annual Report	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 https://www.growwmf.in/financials/scheme-financials and Association of Mutual Funds in India www.amfiindia.com
Monthly Disclosures	Disclosure Norms as per paragraph 4.5.6 of Master Circular of Mutual Fund : Portfolio: A. The Fund shall disclose the following on monthly basis: • Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme • Name and exposure to top 7 groups as a percentage of NAV of the scheme • Name and exposure to top 4 sectors as a percentage of NAV of the scheme. B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.

Tracking Error & Tracking Difference:	The Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective Mutual Fund and AMFI. The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units
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- Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme
- Name and exposure to top 7 groups as a percentage of NAV of the scheme.
- Name and exposure to top 4 sectors as a percentage of NAV of the scheme.

B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.

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.

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

The NAV will be calculated and disclosed at the close of every Business Day. As required by SEBI, the NAVs shall be disclosed in the following manner:

- Displayed on the website of the Mutual Fund <https://www.growwmf.in/nav>
- Displayed on the website of Association of Mutual Funds in India (AMFI) (www.amfiindia.com).

Any other manner as may be specified by SEBI from time to time. The same shall also be communicated to the Stock exchange(s), where the units will be listed. Mutual Fund / AMC will provide facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. The AMC shall update the NAVs on the website of the Mutual Fund <https://www.growwmf.in/nav> and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

Indicative NAV (iNAV) i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the ETF, shall be disclosed on a continuous basis on the Stock Exchange(s), where the units of the ETFs are listed and traded and shall be updated within a maximum time lag of 15 seconds from underlying market

D. Transaction charges and stamp duty-

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 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 (MF) Regulations. 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') / Schedule VII of the Income Tax Act, 2025

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
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 (Section 198 of the Income Tax Act, 2025), 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 (Section 393 of the Income Tax Act, 2025), 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 (Section 202 of the Income Tax Act, 2025). 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 (Section 200 and 201 respectively under the Income Tax Act, 2025). 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 (Section 262 of the Income Tax Act, 2025) read with rule 114AAA of the Income-tax Rules, 1962 (Rule 162 of the Income Tax Rules, 2026), 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 (Section 397 of the Income Tax Act, 2025).

DISCLAIMER: The information given here is neither a complete disclosure of every material fact of Income-tax Act 1961 (or Income Tax Act, 2025) nor does it constitute tax or legal advice. Investors are requested to review the prospectus carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme

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

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

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any Regulatory Authority

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

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the Guidelines thereunder shall be applicable.

The Scheme Information Document containing details of the Scheme of Groww Mutual Fund, had been approved by the Board of Groww Trustee Limited on August 06, 2024. The Board of Directors of Groww Trustee Limited have ensured that the scheme approved by them is a new product offered by the Mutual Fund and is not a minor modification of the existing scheme/fund/ product.

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

Sd/-
Varun Gupta
CEO

Date: July 30, 2026
Place: Mumbai

LIST OF OPATS

LIST OF COLLECTION CENTRES

AMC Investor Service Centres:

Mumbai:

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

Gujarat: 405-406, 4th Floor, Mercado Complex , Opp. Municipal Market, C.G Road, Ahmedabad, Gujarat- 380009

Madhya Pradesh:

- i. **Bhopal :** E-2/57 Arera Colony, Near Mahaveer Dwar, Bhopal, Madhya Pradesh PIN -462016
- ii. **Indore:** Office No. 302, NM Tower, Near 56 Dukaan, New Palasia, Indore, 452001

Chhattisgarh: Office No. S-20, 2nd Floor, Raheja Towers, Near Fafadih Chowk, Jail Road, Raipur, Chhattisgarh, PIN – 492001

Uttar Pradesh:

- i. **Kanpur:** Office Nos. 617 / 618 / 619 at 6th Floor, KAN Chambers, 14/113, Civil Lines, Kanpur, 208001.
- ii. **Lucknow:** First Floor, Sky Hi Chamber, 5 Park Road, Hazratganj, Lucknow, Uttar Pradesh 226001

Uttarakhand: Office No. 11 A Rajpur road, Windlass Shopping Complex, Dehradun Uttarakhand-248001

Kolkata: 1st Floor, Premises No.6, Little Russel Street, Kankaria Estates Building, Opposite Middleton Chambers, Kolkata - 700071

Customer Support Email Id – support@growwmf.in
Customer Support Number - 80501 80222

MFCentral:

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

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

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

www.kfintech.com

Investor Service Centres: KFin Technologies Ltd

S.NO	Branch Name	State	Address
1	Bangalore	Karnataka	Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore- 560004
2	Belgaum	Karnataka	First Floor Orionis Ozone apartment, shop no:101, opp jain mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross Tilakwadi,Belgaum, 540006
3	Bellary	Karnataka	KFIN Technologies Limited Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
4	Davangere	Karnataka	KFIN Technologies Limited D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
5	Hassan	Karnataka	KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
6	Hubli	Karnataka	KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
7	Mangalore	Karnataka	KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003
8	Margoa	Goa	Kfin Technologies Limited S20, 2Nd Floor, L & L Correira'S Pride, Nearest Landmark Above Kfc, Near Ktc Bus Stand, Margao Salcete Goa 403601
9	Mysore	Karnataka	KFIN Technologies Limited No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
10	Panjim	Goa	KFIN Technologies Limited H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
11	Shimoga	Karnataka	KFIN Technologies Limited Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
12	Ahmedabad	Gujarat	KFIN Technologies Limited SHOP 11 & 12 , 3RD EYE, NEAR GIRISH COLD DRINKS C G ROAD, AHMEDABAD 380006
13	Anand	Gujarat	203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120
14	Baroda	Gujarat	KFIN Technologies Limited 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007
15	Bharuch	Gujarat	KFIN Technologies Limited Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001
16	Bhavnagar	Gujarat	office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar, ,364001
17	Gandhidham	Gujarat	KFIN Technologies Limited Off No-12 Plot No-300 , Ground Floor ,Shree Ambica Arcade Building ,Near Hdfc Bank ,

			Gandhidham,370201
18	Gandhinagar	Gujarat	KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421
19	Jamnagar	Gujarat	KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001
20	Junagadh	Gujarat	Kfin Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001
21	Mehsana	Gujarat	KFIN Technologies Limited Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002
22	Nadiad	Gujarat	KFIN Technologies Limited 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001
23	Navsari	Gujarat	A-205,2nd Floor, Union Height building, Asha Nagar,Opp. avdhoot eye hospital, Navsari- 396445
24	Rajkot	Gujarat	Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001
25	Surat	Gujarat	1st Floor 111 ICC Building, Ring Road, Surat 395007
26	Valsad	Gujarat	KFIN Technologies Limited 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001
27	Vapi	Gujarat	KFIN Technologies Limited Sa/11,A Wing, 2Nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195
28	Chennai	Tamil Nadu	KFIN Technologies Limited 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam Chennai – 600034
29	Calicut	Kerala	KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
30	Cochin	Kerala	KFIN Technologies Ltd, 1st Floor, Matsun Towers, Building # 14/6505, AK Seshadri Road Near MG Road Metro Piller #689, Ernakulam, Cochin -682011
31	Kannur	Kerala	KFIN Technologies Limited 2Nd Floor Global Village Bank Road Kannur 670001
32	Kollam	Kerala	KFIN Technologies Limited Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
33	Kottayam	Kerala	KFIN Technologies Limited 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
34	Palghat	Kerala	KFIN Technologies Limited No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
35	Tiruvalla	Kerala	KFIN Technologies Limited 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
36	Trichur	Kerala	Kfin Technologies Ltd 1St Floor,Crown Tower, Near Sakthan Stand, Thrissur - 680001
37	Trivandrum	Kerala	3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001
38	Coimbatore	Tamil Nadu	KFIN Technologies Limited 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
39	Erode	Tamil Nadu	KFIN Technologies Limited Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003

40	Madurai	Tamil Nadu	KFIN Technologies Limited No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
41	Nagercoil	Tamil Nadu	KFIN Technologies Limited Hno 45 1St Floor East Car Street Nagercoil 629001
42	Pondicherry	Pondicherry	KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
43	Salem	Tamil Nadu	KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009
44	Tirunelveli	Tamil Nadu	KFIN Technologies Limited 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
45	Trichy	Tamil Nadu	KFIN Technologies Limited No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017
46	Vellore	Tamil Nadu	KFIN Technologies Limited No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
47	Agartala	Tripura	KFIN Technologies Limited Old Rms Chowmuhan,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001
48	Guwahati	Assam	2nd Floor,Dihang Arcade,Near Rajiv Bhavan,ABC, GS Road, Guwahati, 781005
49	Shillong	Meghalaya	KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
50	Ananthapur	Andhra Pradesh	KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001
51	Guntur	Andhra Pradesh	KFIN Technologies Limited 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
52	Hyderabad	Telangana	2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009
53	Kurnool	Andhra Pradesh	KFIN Technologies Limited Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001
54	Nanded	Maharashtra	KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
55	Rajahmundry	Andhra Pradesh	D.No: 6-7-7, Sri Venkata Satya Nilayam,1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101
56	Solapur	Maharashtra	KFIN Technologies Limited Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
57	Srikakulam	Andhra Pradesh	KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001
58	Tirupathi	Andhra Pradesh	KFIN Technologies Limited Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
59	Vijayawada	Andhra Pradesh	Kfin Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008
60	Visakhapatnam	Andhra Pradesh	KFIN Technologies Limited Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
61	Warangal	Telangana	KFIN Technologies Limited Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
62	Khammam	Telangana	KFIN Technologies Limited 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini

			Collegenehru Nagar Khammam 507002
63	Hyderabad (Gachibowli)	Telangana	KFIN Technologies Limited Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032
64	Akola	Maharashtra	KFIN Technologies Limited Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004
65	Amaravathi	Maharashtra	KFIN Technologies Limited Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
66	Aurangabad	Maharashtra	KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
67	Bhopal	Madhya Pradesh	KFIN Technologies Limited Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011
68	Dhule	Maharashtra	KFIN Technologies Limited House No.1676, Lane No.- 5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor,Dhule-424001
69	Indore	Madhya Pradesh	KFIN Technologies Limited. 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery,Indore 452001
70	Jabalpur	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
71	Jalgaon	Maharashtra	KFIN Technologies Limited 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
72	Nagpur	Maharashtra	KFIN Technologies Limited Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar Landmark- Opp Wazalwar Driving School, Nagpur – 440010
73	Nashik	Maharashtra	KFIN Technologies Limited S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
74	Sagar	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001
75	Ujjain	Madhya Pradesh	KFIN Technologies Limited 227, 2Nd Floor Heritage Plaza,Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010
76	Asansol	West Bengal	KFIN Technologies Limited 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303
77	Balasore	Orissa	KFIN Technologies Limited 1-B. 1St Floor Kalinga Hotel Lane Baleswar Baleswar Sadar Balasore 756001
78	Bankura	West Bengal	KFIN Technologies Limited Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
79	Berhampur (Or)	Orissa	KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
80	Bhilai	Chatisgarh	KFIN Technologies Limited Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
81	Bhubaneswar	Orissa	KFIN Technologies Limited A/181 Back Side Of Shivam

			Honda Show Room Saheed Nagar - Bhubaneswar 751007
82	Bilaspur	Chatisgarh	KFIN Technologies Limited Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
83	Bokaro	Jharkhand	KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
84	Burdwan	West Bengal	KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
85	Chinsura	West Bengal	KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
86	Cuttack	Orissa	KFIN Technologies Limited D. Market, 515 Jagannath Bhawan Complex, First Floor BK- Professor Pada Road Po- Arunodaya Market Badambadi Colony Cuttack – 753012
87	Dhanbad	Jharkhand	KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001
88	Durgapur	West Bengal	KFIN Technologies Limited Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
89	Gaya	Bihar	Kfin Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpuri Road, Gaya-823001
90	Jalpaiguri	West Bengal	KFIN Technologies Limited D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
91	Jamshedpur	Jharkhand	KFIN Technologies Limited Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
92	Kharagpur	West Bengal	258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721304
93	Kolkata	West Bengal	KFIN Technologies Limited 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 700071
94	Malda	West Bengal	KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
95	Patna	Bihar	Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001
96	Raipur	Chatisgarh	Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001
97	Ranchi	Jharkhand	KFIN Technologies Limited Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
98	Rourkela	Orissa	KFIN Technologies Limited 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
99	Sambalpur	Orissa	KFIN Technologies Limited First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
100	Siliguri	West Bengal	Kfin Technologies Limited Vyom Sachitra Building, 2Nd Floor, Pranami Mandir Road, Siliguri - 734001
101	Agra	Uttar Pradesh	3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra -282002
102	Aligarh	Uttar Pradesh	1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001
103	Prayagraj	Uttar Pradesh	Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No- 34/26, Tashkhant Road. Civil Station, Prayagraj- 211001

104	Ambala	Haryana	KFIN Technologies Limited 6349 2Nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001
105	Bareilly	Uttar Pradesh	Tola Ram Building 68E , Civil Lines Choupla Chauraha Above Bajaj Gold Loan, Bareilly, 243001
106	Begusarai	Bihar	Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101
107	Bhagalpur	Bihar	KFin Technologies Limited 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar, Pin-812002
108	Darbhanga	Bihar	Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007
109	Dehradun	Uttaranchal	Kfin Technologies Limited Shop No- 809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003
110	Deoria	Uttar pradesh	1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001
111	Faridabad	Haryana	KFIN Technologies Limited A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
112	Ghaziabad	Uttar Pradesh	KFIN Technologies Limited Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad, Pin - 21002
113	Gorakhpur	Uttar Pradesh	Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001
114	Gurgaon	Haryana	KFIN Technologies Limited No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
115	Gwalior	Madhya Pradesh	T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011
116	Haldwani	Uttaranchal	KFIN Technologies Limited, Shop No 5, Kmvn Shopping Complex, Haldwani 263139
117	Haridwar	Uttaranchal	KFIN Technologies Limited, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410
118	Hissar	Haryana	Shop No 31, Ground Floor, Red Square Market, Near Bank of Baroda, Hissar-125001
119	Jhansi	Uttar Pradesh	1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001
120	Kanpur	Uttar Pradesh	KFin Technologies Limited 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001
121	Lucknow	Uttar Pradesh	Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001
122	Mandi	Himachal Pradesh	KFIN Technologies Limited House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
123	Mathura	Uttar Pradesh	Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001
124	Meerut	Uttar Pradesh	Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eves Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002
125	Mirzapur	Uttar Pradesh	KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001
126	Moradabad	Uttar Pradesh	KFIN Technologies Limited, Chadha Complex, G. M. D.

			Road,Near Tadi Khana Chowk,Moradabad-244001
127	Muzaffarpur	Bihar	KFIN Technologies Limited 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001
128	Noida	Uttar Pradesh	KFIN Technologies Limited F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
129	Panipat	Haryana	KFIN Technologies Limited Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103
130	Renukoot	Uttar Pradesh	KFIN Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road ,Renukoot Dist. Sonbhadra -231217
131	Rewa	Madhya Pradesh	Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001
132	Rohtak	Haryana	KFIN Technologies Limited Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001
133	Shimla	Himachal Pradesh	KFIN Technologies Limited 1St Floor Hills View Complex Near Tara Hall Shimla 171001
134	Sonepat	Haryana	KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001
135	Sultanpur	Uttar Pradesh	Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur-228001
136	Varanasi	Uttar Pradesh	Kfin Technologies Limited D 64 / 127 C – H Arihant Complex, 2Nd Floor,Sigra (Near Petrol Pump) Varanasi (U P)-221010
137	Yamuna Nagar	Haryana	KFIN Technologies Limited B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001
138	Kolhapur	Maharashtra	KFIN Technologies Limited 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
139	Mumbai	Maharashtra	265, Biryia House, Perin Nariman st, Shop No 2,Ground Floor, next to Apna Bazar, Fort, Mumbai 400001
140	Pune	Maharashtra	KFin Technologies Limited Ayaan Chandrika, Office No. 14,15,16. Second Floor H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune Maharastra -411005
141	Vashi	Maharashtra	Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703
142	Andheri	Maharashtra	KFIN Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069
143	Borivali	Maharashtra	Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092
144	Thane	Maharashtra	KFin Technologies Ltd, Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602
145	Ajmer	Rajasthan	KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001
146	Alwar	Rajasthan	KFIN Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001

147	Amritsar	Punjab	KFIN Technologies Limited Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
148	Bhatinda	Punjab	KFIN Technologies Limited Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
149	Bhilwara	Rajasthan	KFIN Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
150	Bikaner	Rajasthan	KFIN Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001
151	Chandigarh	Chandigarh	KFin Technologies Ltd, S C O No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022
152	Ferozpur	Punjab	KFIN Technologies Limited The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
153	Hoshiarpur	Punjab	KFIN Technologies Limited Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
154	Jaipur	Rajasthan	First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001
155	Jalandhar	Punjab	2nd Floor, Shanti Tower SCO no.37 PUDA Complex Opposite Tehsil Complex, Jalandhar, 144001
156	Jammu	Jammu & Kashmir	KFIN Technologies Limited 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004
157	Jodhpur	Rajasthan	Flat No. - B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur – 342003
158	Karnal	Haryana	KFIN Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
159	Kota	Rajasthan	KFIN Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
160	Ludhiana	Punjab	SCO 124 First floor, Feroze Gandhi Market, Ludhiana-141001
161	Moga	Punjab	KFIN Technologies Limited 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
162	New Delhi	New Delhi	KFIN Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
163	Pathankot	Punjab	KFIN Technologies Limited 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
164	Patiala	Punjab	KFIN Technologies Limited B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
165	Sikar	Rajasthan	KFIN Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
166	Sri Ganganagar	Rajasthan	KFIN Technologies Limited Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
167	Udaipur	Rajasthan	KFIN Technologies Limited Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
168	chandrapur	Maharashtra	KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401

169	Ghatkopar	Maharashtra	KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
170	Satara	Maharashtra	KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
171	Ahmednagar	Maharashtra	Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001
172	Nellore	Andhra Pradesh	H. No: 216/2/561, Ramarao Complex-2 3Rd Floor, Shop No: 305, Nagula Mitta Road,(Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001
173	Kalyan	Maharashtra	KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
174	Korba	Chatisgarh	Office No #202, 2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677
175	Ratlam	Madhya Pradesh	KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001
176	Tinsukia	Assam	KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125
177	Saharanpur	Uttar Pradesh	KFIN Technologies Limited,1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001
178	Kalyani	West Bengal	KFIN Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235
179	Hosur	Tamil Nadu	KFIN Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109
180	Malappuram	Kerala	MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519
181	Serampore	West Bengal	Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal,712201
182	Alappuzha	Kerala	Sree Rajarajeswari Building,Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011
183	Palghar	Maharashtra	KFin Technologies Limited,The Edge Ground Floor, Shop number 4 , Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404
184	Sangli	Maharashtra	Kfin Technologies Limited,514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli – 416416
185	Cooch behar	West Bengal	KFIN Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District-Cooch Behar, West BengalPIN-735101
186	Panvel	Maharashtra	Plot No. 240, J.K. Plaza Building, T.P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel, Raigad - 410206
187	Howrah	West Bengal	Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salika, , Howrah, 711106
188	Namakkal	Tamil Nadu	KFin Technologies Limited 1st Floor, 18/41, Salem Road, R P Pudur, Namakkal – 637001
189	Mapusa	Goa	KFin Technologies Ltd, 101, 1st floor, Edcon solitaire building, Near Vodafone showroom, near Malisa Market, Opp axis bank,

			Mapusa – 403507
190	Tirupur	Tamil Nadu	KFin Technologies Limited 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601
191	Dibrugarh	Assam	Amba Complex, 3rd Floor, HS Road, Dibrugarh, Assam - 786001
192	Ichalkaranji	Maharashtra	Gaiban Building, Jawaharnagar, Ichalkaranji, Maharashtra - 416115
193	Udupi	Karnataka	Suhel Building , 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101
194	Bhuj	Gujarat	102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001

SCSBs:

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