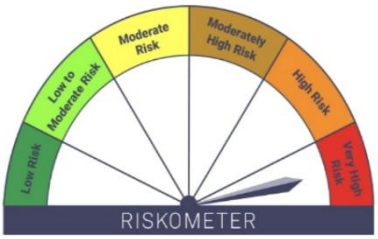
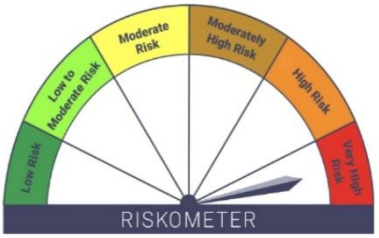
SCHEME INFORMATION DOCUMENT

Section I

Groww Multi Asset Omni FOF

(An open-ended fund of funds scheme investing in equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs)

This product is suitable for investors who are seeking*:	**Scheme Riskometer**	**Benchmark Riskometer**
• Investments in a diversified portfolio of equity-oriented schemes, debt-oriented schemes, Gold & Silver ETFs • Long-term capital appreciation	 The Scheme riskometer is at very high risk	Nifty 500 TRI (65%) + CRISIL Composite Bond Fund Index (25%) + Domestic Gold Prices (5%) + Domestic Silver Prices (5%)  The Benchmark riskometer is at very high 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.

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.

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SECTION I

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	**Groww Multi Asset Omni FOF**
II.	**Category of the Scheme**	Funds of Funds – Domestic (FOF)
III.	**Scheme type**	An open-ended fund of funds scheme investing in equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs
IV.	**Scheme code**	GROW/O/O/FOD/25/09/0050
V.	**Investment objective**	The primary objective of the Scheme is to generate capital appreciation and income through a diversified portfolio of equity, debt, Gold & Silver ETFs. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.
VI.	**Liquidity details:** **Listing details**	The Scheme will offer units for purchases/switch-ins and redemptions/switch-outs at NAV based prices on all business days on an ongoing basis. Repurchase of Units will be at the NAV prevailing on the date the units are tendered for repurchase. As per SEBI (MF) Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 3 working Days from the date of receipt of a valid redemption request. The Scheme being open ended, the Units are not proposed to be listed on any stock exchange and no transfer facility on the exchange is provided. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the SEBI (MF) Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme.
VII.	**Benchmark (Total Return Index)**	Nifty 500 TRI (65%) + CRISIL Composite Bond Fund Index (25%) + Domestic Gold Prices (5%) + Domestic Silver Prices (5%) Justification for use of benchmark: Crisil Composite Bond Fund Index tracks performance of a debt portfolio that includes government securities and AAA/AA+/AA rated corporate bonds across maturities. The Nifty 500 Index represents top 500 companies based on full market capitalisation from the eligible universe. The price of Gold and Silver represent the exposure of respective metals in the portfolio. The composition of the benchmark is such that it is suited for comparing the performance of the scheme. The AMC/Trustees reserves the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.

<table>
<tr><td>VIII.</td><td>NAV disclosure</td><td>The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/nav and on the website of AMFI www.amfiindia.com by 10.00 a.m. on the next Business Day. Further Details in Section II.</td></tr>
<tr><td>IX.</td><td>Applicable timelines</td><td><u>Timeline for</u>
<u>Dispatch of redemption proceeds:</u>
The redemption or repurchase proceeds shall be credited to the registered bank account/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>Dispatch of IDCW:</u>
The IDCW warrants shall be dispatched to the unitholders within 07 working days of the date of declaration of the IDCW.
In case of Unit holders having a bank account with certain banks with which the Mutual Fund would have an arrangement from time to time, the IDCW proceeds shall be electronically credited to their account.
In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favour of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund.
Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</td></tr>
<tr><td>X.</td><td>Plans and Options
Plans/Options and sub options under the Scheme</td><td>The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form.
Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option shall have only Reinvestment of IDCW and Payout of IDCW Option.
The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if he is a direct investor.
If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW.
Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form i.e. “Groww Multi Asset Omni FOF - Direct Plan”. Treatment for investors based on the applications received is given in the table below:
Investors should also indicate “Direct” in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:

<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
</table>
</td></tr>
</table>

		<table><tr><td>1.</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2.</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3.</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>4.</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5.</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6.</td><td>Direct</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>7.</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr><tr><td>8.</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr></table> In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. **DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through the stock exchange and is not available for investors who route their investments through a Distributor. Pursuant to Addendum No. 13 issued by the AMC on June 29, 2026, fresh subscriptions under the Income Distribution cum Capital Withdrawal (IDCW) Option, including both the IDCW Re-investment Facility and the IDCW Pay-out Facility of the Scheme, have been discontinued until further notice by the AMC. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	**Load Structure**	**Exit Load:** Nil For any change in load structure, AMC will issue an addendum and display it on the website/Investor Service Centres.The Mutual Fund may charge the load within the stipulated limit of 5% and without any discrimination to any specific group. The Repurchase Price however, will not be lower than 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 (MF) 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.

<table>
<tr><td></td><td></td><td>• 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.</td></tr>
<tr><td>XII.</td><td>Minimum Application Amount/switch in</td><td>Minimum Investment size
<table><tr><td>Initial Purchase
(Non- SIP)</td><td>Rs. 500/- and in multiples of Re. 1 for purchases and switch-in.</td></tr><tr><td>SIP Purchase</td><td>Daily - Rs.100 and in multiples of Re.1
Weekly - Rs. 100 and in multiples of Re.1
Monthly - Rs. 500 and in multiples of Re.1
Quarterly - Rs. 500 and in multiples of Re.1</td></tr></table></td></tr>
<tr><td>XIII.</td><td>Minimum Additional Purchase Amount</td><td>Rs. 500 per application and in multiples of Re. 1 thereafter.</td></tr>
<tr><td>XIV.</td><td>Minimum Redemption/switch out amount</td><td>The minimum redemption amount shall be Rs. 500 and in multiples of Re. 1 thereafter.

There is no minimum balance requirement.</td></tr>
<tr><td>XV.</td><td>New Fund Offer Period This is the period during which a new scheme sells its units to the investors.</td><td>The scheme has already been launched.</td></tr>
<tr><td>XVI.</td><td>New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.</td><td>The scheme has already been launched.</td></tr>
<tr><td>XVII.</td><td>Segregated portfolio/side pocketing disclosure</td><td>AMC may create segregated portfolio in the scheme.
For details, kindly refer SAI</td></tr>
<tr><td>XVIII.</td><td>Swing pricing disclosure</td><td>Not applicable since it is an Equity oriented FOF Scheme</td></tr>
<tr><td>XIX.</td><td>Stock lending/short selling</td><td>Subject to the SEBI (MF) Regulations as applicable from time to time, the Scheme will not participate in securities lending. The scheme will not engage in short selling.</td></tr>
<tr><td>XX.</td><td>How to Apply and other details</td><td>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.</td></tr>
</table>

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 In case 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- +91 22 69744435 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 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)**	The Scheme is an open ended FOF scheme
XXIII	**Special product/facility available during the NFO and on ongoing basis**	Switching and Systematic Investment Plan are available during the NFO. The Special Products / Facilities available under the Scheme, are: i. Systematic Investment Plan [SIP] ii. Systematic Transfer Plan [STP]

		iii. Systematic Withdrawal Plan [SWP] iv. IDCW Sweep Facility v. Transactions by Email vi. Transactions through Electronic Mode vii. K-finkart for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch viii. Transactions through Stock Exchange Platform for Mutual Funds ix. Transactions Through MF Utility ("MFU") x. Registration of Multiple Bank Accounts in respect of an Investor Folio xi. MFCentral as Official Point of Acceptance of Transactions (OPAT) For further details of above special products / facilities, For Details, kindly refer SAI **i. <u>Systematic Investment Plan (SIP):</u>** This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. The conditions for investing in SIP will be as follows: **<u>SIP Frequency:</u>** **<u>SIP Installments and Amount –</u>** Daily – Rs. 100 and in multiples of Re.1 thereafter Weekly – Rs. 100 and in multiples of Re.1 thereafter Monthly – Rs. 500 and in multiples of Re.1 thereafter Quarterly - Rs. 500 and in multiples of Re.1 thereafter **<u>Minimum No. of SIP instalments</u>**: Minimum number of installments for each frequency are - Daily – 180 instalments Weekly – 24 instalments Monthly - 12 instalments Quarterly – 4 instalments **<u>Frequency / Date</u>**: Daily - Every business day Weekly - 1, 8, 15 & 22 Monthly - Any day between 1st and 28th of the month Quarterly - Any day between 1st and 28th of the quarter SIP Dates: Daily- Every Business Day/ Weekly-1st, 8th, 15th, & 22nd/Monthly & Quarterly-Any day between 1st and 28th. (In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). (In case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). **<u>Registration period:</u>** There must be at least 30 days between the first SIP cheque and subsequent due date of Auto Debit [NACH clearing]; In case of the auto debit facility, the default options (where auto debit period, frequency and SIP date are not indicated) will be as follows: • SIP auto debit period: The SIP auto debit will continue till 5 years. • SIP date: 15th of the month (commencing 30 days after the first SIP

		instalment date); and • SIP frequency: Monthly The load structure prevailing at the time of submission of the SIP application [whether fresh or extension] will apply for all the instalments indicated in such application; All the cheques/ payment instructions [including the first cheque/payment instruction] shall be of equal amounts in case of SIP applications; Investors may also choose to invest any lump sum amount along with the first SIP instalment by way of a single cheque/ payment instruction. Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive Instalments out of a continuous series of Instalments submitted at the time of initiating a SIP), the AMC reserves the right to discontinue the SIP. **ii. <u>Systematic Transfer Plan (STP)</u>** This facility enables unitholders to transfer a fixed specified amount from one open-ended scheme of the Fund (source scheme) to another open-ended scheme of the Fund (target scheme), in existence at the time of availing the facility of STP, at applicable NAV, subject to the minimum investment criteria of the target scheme. Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals. Investors could also opt for STP from an existing account by quoting their account / folio number. However, units marked under lien or pledged in the source scheme shall not be eligible for STP. The conditions for investing in STP will be as follows: STP Frequency : Daily, Weekly, Monthly and Quarterly; Minimum STP instalment amount: Rs. 500/- per instalment and in multiples of Re.1/- thereafter for Daily/ Weekly/ Monthly/ Quarterly; Minimum No. of STP instalments Daily - 6 instalments Weekly - 6 instalments Monthly - 6 instalments Quarterly - 6instalments **<u>STP Dates:</u>** Daily – Every business day Weekly option - Any day from Monday to Friday Monthly/ Quarterly option – 2nd, 8th, 15th or 23rd of the month/ of any month in the quarter Registration period: A minimum period of 7 calendar days shall be required for registration under STP. • If no day is selected, the default day will be Friday. • If the STP date falls on a holiday, the transaction will be processed on the next working day. The default options (where the period, frequency and STP date are not indicated) will be as follows: • STP period: 6 instalments. • STP date: 15th of every month; and • STP frequency: Monthly

		Unitholder may change the amount (but not below the minimum specified amount) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 calender days prior to next STP execution date. Units will be allotted/ redeemed at the applicable NAV of the respective dates of the Scheme on which such investments/withdrawals are sought from the Scheme. The STP may be terminated on a written notice of 7 calendar days by a unitholder of the Scheme. The STP will be automatically terminated if all units are liquidated or withdrawn from the source scheme or pledged or upon receipt of intimation of death of the unitholder. No minimum balance is required in the Transferee scheme for registration of STP. **iii. <u>Systematic Withdrawal Plan (SWP)</u>** This facility enables unitholders to withdraw a fixed sum (subject to tax deduction at source, if applicable) by redemption of units in the unitholder‘s account at regular intervals through a one-time request. The conditions for investing in SWP will be as follows: SWP Frequency : Monthly; Quarterly Minimum SWP instalment amount: Monthly: Rs. 500/- and in multiples of Re.1/- thereafter; Quarterly – Rs.1500/- and in multiples of Re.1 thereafter Minimum No. of SWP instalments: Monthly - 12 instalments Quarterly – 4 installments SWP Dates: 2nd, 8th, 15th or 23rd of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). <u>Registration period</u>: A minimum period of 7 calendar days shall be required for registration under SWP. The default options (where the period, frequency and SWP date are not indicated) will be as follows: • SWP period: The SWP will continue till 5 years. • SWP frequency : Monthly • SWP date: 15th of every month. If 15th is a holiday, the SWP will be processed on the next business day. Unit holder may change the amount (but not below the minimum specified amount) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 calendar days prior to next SWP execution date. The SWP may be terminated on a written notice of 7 calendar days by a unitholder of the Scheme. SWP will be automatically terminated if all units are liquidated or withdrawn from the Scheme or pledged or upon receipt of intimation of death of the unitholder. No minimum balance is required in the Transferee scheme for registration of SWP. **iv. <u>IDCW Sweep Facility</u>** IDCW Sweep facility shall be in addition to the existing IDCW Payout

		and IDCW Reinvestment Option. Default IDCW Option shall be IDCW Payout. Under IDCW Sweep Facility, Unit holders can opt for switching the IDCW earned under any Schemes (Source Scheme) of Groww Mutual Fund into any other Schemes (Target Scheme) of Groww Mutual Fund. The IDCW (net of applicable DDT, if any) shall be swept subject to minimum investment eligibility requirements of the Target Scheme at applicable NAV based prices. The minimum amount for sweep out to be Rs. 500/-. In case the sweep amount is less than Rs. 500/-, the IDCW amount shall be reinvested in the Source scheme. This facility shall be processed on the record date of the IDCW declared under the Source Scheme. Further, this facility shall not allow for switch of partial IDCW or switch of IDCW to multiple schemes. In case the investor fails to specify his preference of Option for the Target scheme into which the IDCW has to be swept, Sweep-in amount shall be invested in default plan / option as mentioned in Scheme Information Document (SID) of Target scheme. The Load Structure prevailing at the time of submission of the STP/SWP application will apply for all the installments indicated in such application. The AMC reserves the right to introduce STP/SWP/ IDCW Sweep Facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time. **v. Transactions by Email:** 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. **vi. Transactions through Electronic Mode:** The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any manner whatsoever), allow transactions in Units by electronic mode (web/ electronic transactions) including transactions through the various web sites with which the AMC would have an arrangement from time to time. Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode including web transactions and as permitted by SEBI or other regulatory authorities

		from time to time **vii. <u>'K-finkart' for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch:</u>** Investors may execute additional purchase, redemption or switch transactions through K-finkart mobile application provided by KFin Technologies Limited **viii. <u>Transactions through Stock Exchange Platform for Mutual Funds</u>** - Mutual Fund Distributor registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognised stock exchange will be eligible to use NMF-II platform of National Stock Exchange of India Ltd. ('NSE') and/or of BSE Star MF platform of Bombay Stock Exchange ('BSE') to purchase and redeem units of schemes of the Fund directly from Groww Mutual Fund in physical (non-demat) mode and/or demat (electronic) mode. - MF distributors shall not handle pay out/pay in of funds as well as units on behalf of investor. Pay in will be directly received by recognized clearing corporation and payout will be directly made to investor's account. In the same manner, units shall be credited and debited directly from the demat account of investors. - Non-demat transactions are also permitted through stock exchange platform. - The facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such operating guidelines, terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. **ix. <u>Transactions Through MF Utility ("MFU"):</u>** The AMC has entered into an Agreement with MF Utilities India Private Limited ("MFUI"), a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") a "Shared Services" initiative formed by the Asset Management Companies of SEBI registered Mutual Funds under the aegis of Association of Mutual Funds in India (AMFI). MFU acts as a transaction aggregation portal for enabling transaction in multiple Schemes of various Mutual Funds with a single form and a single payment instrument. Both financial and non-financial transactions pertaining to Scheme(s) of Groww Mutual Fund ('the Fund') can be done through MFU at the authorized Points of Service ("POS") of MFUI. The details of POS with effect from the respective dates published on MFU website at www.mfuindia.com will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme(s) of the Fund. Additionally, such transactions can also be carried out electronically on the online transaction portal of MFU at www.mfuonline.com as and when such a facility is made available by MFUI and that the same will be considered OPA for transactions in the Scheme(s) of the Fund. The transactions carried out through MFU shall be subject to the terms & conditions as may be stipulated by MFUI / Fund / the AMC from time to time. The terms & conditions of offering of the Scheme(s) of the Fund as specified in the Scheme Information Document (SID), Key Information Memorandum ('KIM') and Statement of Additional Information ('SAI')

		shall be applicable to transactions through MFU. **x. <u>Registration of Multiple Bank Accounts in respect of an Investor Folio:</u>** An Investor can register with the Fund upto 5 bank accounts in case of individuals and HUFs and upto 10 in other cases. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the pay-in of funds and avoid acceptance of third party payments. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form (available at the CSCs/ AMC Website) together with any of the following documents: Cancelled original cheque leaf in respect of bank account to be registered where the account number and names of the account holders are printed on the face of the cheque; or Bank statement or copy of Bank Pass Book page with the Investor's Bank Account number, name and address. The above documents will also be required for change in bank account mandate submitted by the Investor. The AMC will register the Bank Account only after verifying that the sole/ first joint holder is the holder/ one of the joint holders of the bank account. In case if a copy of the above documents is submitted, Investor shall submit the original to the AMC/ Service Centre for verification and the same shall be returned. In case of Multiple Registered Bank Account, Investor may choose one of the registered bank accounts for the credit of redemption/ IDCW proceeds (being ―Pay-out bank account). Investor may however, specify any other registered bank accounts for credit of redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank account, as necessary, through written instructions. However, if request for redemption is received together with a change of bank account (unregistered new bank account) or before verification and validation of new bank account, the redemption request would be processed to the currently registered default old bank account. The AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address. The self-attested copies of above stated documents shall be submitted along with original for verification at any of the AMC branches/Investor Service Centres (ISCs) of KFin. The original document shall be returned to the investors over the counter upon verification. In case the original of any document is not produced for verification, then the copies should be properly attested/verified by entities authorized for attesting/verification of the documents. For further details please refer to paragraph on Registration of Multiple Bank Accounts, Change of Bank Mandate and Change of Address in respect of an Investor Folio in the SAI. The AMC reserves the right to alter/ discontinue all / any of the abovementioned special product(s)/ facility(ies) at any point of time. Further, the AMC reserves the right to introduce more special product(s)/ facility (ties) at a later date subject to prevailing SEBI Guidelines and Regulations.

		xi. <u>MFCentral as Official Point of Acceptance of Transactions (OPAT):</u> Pursuant to paragraph 17.5 of SEBI Master Circular for Mutual Funds, with respect to complying with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the QRTA's, Kfin Technologies Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral, a digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future. With a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds, Groww Mutual Fund designates MFCentral as its OPAT effective from September 24, 2021. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres/ Collection Centres of KFin Technologies Limited or CAMS.
XXIV	**Weblink**	An investor can visit <u>https://www.growwmf.in/downloads/expense-ratio</u> weblink for TER of last 6 months and <u>https://www.growwmf.in/downloads/fact-sheet</u> weblink for scheme factsheet

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 (MF) Regulations 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 (MF) Regulations and the guidelines there under shall be applicable.

viii. The Trustees have ensured that Groww Multi Asset Omni Fund of Fund approved by them is a new product offered by Groww Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Sd/-
Name: Hemal Zaveri
Designation: Compliance Officer

Date: July 30, 2026
Place: Mumbai

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
Units of Active & Passive Equity oriented schemes	65	100
Units of Active & Passive Debt oriented schemes	10	25
Units of Gold & Silver ETFs	10	25
Money Market Instruments#, cash and cash equivalent and/or units of Liquid scheme	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 5.6 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 may invest in following list of domestic mutual fund schemes:

1. **Equity Funds**
   Groww Value Fund
   Groww Multicap Fund
   Groww Large Cap Fund
   Groww Aggressive Hybrid Fund
   Groww Banking & Financial Services Fund
   Groww ELSS Tax Saver Fund
   SBI Contra Fund
   HDFC Dividend Yield Fund
   HDFC Non-Cyclical Consumer Fund
   Kotak Infrastructure & Economic Reform Fund
   HDFC Flexi Cap Fund
   Parag Parikh Flexi Cap
   ICICI Prudential Focused Equity Fund
   Kotak Large & Midcap
   Nippon India Large Cap Fund
   Edelweiss Mid Cap Fund
   HDFC Mid Cap Fund
   Nippon India Growth Mid Cap Fund
   Bandhan Small Cap Fund

SBI Small Cap Fund
ICICI Prudential Value Fund
ICICI Prudential Technology Fund
Tata Digital India Fund
WhiteOak Capital Pharma and Healthcare Fund

2. **Debt Funds**
   ICICI Prudential Constant Maturity Gilt
   Invesco India Arbitrage Fund
   Aditya Birla Sun Life Banking & PSU Debt Fund
   HDFC Hybrid Debt Fund
   SBI Corporate Bond Fund
   HDFC Credit Risk Debt Fund
   ICICI Prudential Balanced Advantage Fund
   Axis Floater Fund
   ICICI Prudential Long Term Bond Fund
   SBI Magnum Low Duration Fund
   HDFC Money Market Fund
   Nippon India Money Market Fund
   ICICI Prudential Multi-Asset Fund
   Nippon India Multi Asset Allocation Fund
   Groww Liquid Fund
   Groww Overnight Fund
   Groww Short Term Fund
   Groww Gilt Fund
   Groww Dynamic Term Fund

3. **ETFs / Index Funds**
   Groww Nifty India Defence ETF
   Groww Nifty Total Market Index Fund
   Groww Nifty Smallcap 250 Index Fund
   Groww Nifty EV & New Age Automotive ETF
   Groww Nifty India Railways PSU Index Fund
   Groww Nifty Non-Cyclical Consumer Index Fund
   Groww Nifty India Internet ETF
   Groww Nifty 200 ETF
   Groww Nifty 500 Momentum 50 ETF
   Groww Nifty 50 Index Fund
   Groww Nifty Next 50 Index Fund
   Groww Nifty Midcap 150 Index Fund
   Groww Gold ETF
   Groww Silver ETF
   HDFC Gold ETF
   Nippon India ETF Gold BeES
   Nippon India Silver ETF
   HDFC Silver ETF

The above list is indicative and not exhaustive, as the fund manager will actively allocate across asset classes and schemes based on internal qualitative and quantitative assessments. Accordingly, investments may be made in any other schemes managed by Groww AMC and/or other domestic AMCs, as deemed appropriate from time to time.

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

- Debt Instruments with special features (AT 1 and AT 2 Bonds)
- Debt Instruments with Structured obligation/Credit enhancements
- InVITs
- Securitized Debt
- Derivatives
- Short Selling
- Repo in Corporate Debt Securities
- Credit default swap
- Unrated Debt instruments
- Overseas Securities
- Securities Lending

The Cumulative gross exposure across units of underlying mutual fund schemes and money market instruments will not exceed 100% of the net assets of the scheme in accordance with Clause 13.18 of SEBI Master Circular dated March 20,2026.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

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

The debt securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation. Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks 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 Sixth Schedule of SEBI (MF) Regulations. 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 21 of the Regulations and shall charge fees on such amounts in future only if the SEBI(MF) 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 SEBI Master Circular for Mutual Funds
2.	Equity Derivatives for non-hedging purposes	0%	Paragraph 13.1 of SEBI Master Circular for Mutual Funds
3	Securitized Debt	0%	Paragraph 13.1 of SEBI Master Circular for Mutual Funds
4.	Overseas funds	0%	Paragraph 13.11 of SEBI Master Circular for Mutual Funds
5.	InVITS	0%	Paragraph 13.13 of SEBI Master Circular for Mutual Funds
6.	AT1 and AT2 Bonds	0%	Paragraph 13.1.9 of SEBI Master Circular for Mutual Funds
7.	Any other instrument	0%	-

Rebalancing due to passive breach

As per para 3.11 of SEBI Master Circular of Mutual Fund, as may be amended from time to time, in the event of deviation from mandated asset allocation or any other deviation resulting due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9. of SEBI Master Circular of Mutual Fund.

Rebalancing of deviation due to short term defensive consideration

Any alteration in the investment pattern will be for a short term on defensive considerations as per Para 1.9.1.b of SEBI Master Circular of Mutual Fund; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall endeavor to rebalance the portfolio within 30 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

B. WHERE WILL THE SCHEME INVEST?

Subject to the SEBI (MF) Regulations and other prevailing laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Units of Active & Passive Equity oriented schemes
2. Units of Active & Passive Debt oriented schemes
3. Units of Gold & Silver ETFs
4. Money Market Instruments (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).

Any other instruments, as may be permitted by RBI / SEBI / such other Regulatory Authority, from time to time, subject to Regulatory approvals. (Detailed definition and applicable regulations/guidelines for each instrument is included in Section II)

C. WHAT ARE THE INVESTMENT STRATEGIES?

- The scheme follows an active investment strategy.
- The Scheme seeks to generate long term capital appreciation by primarily investing in a diversified portfolio of various mutual fund schemes viz. Units of Active & Passive Equity oriented schemes, Units of Active & Passive Debt oriented schemes and Units of Gold & Silver ETFs.
- The scheme seeks to benefit from the concept of asset allocation. The aim of asset allocation is to provide superior risk adjusted returns through diversification across equity-oriented schemes, debt-oriented schemes, Gold & Silver ETFs to achieve optimal distribution among asset classes.
- The scheme may also invest in Money Market Instruments, cash and cash equivalent and/or units of Liquid fund schemes.
- The scheme's investment approach may be supported by a proprietary framework/model named SHAASTRA (Strategic Holistic Asset Allocation and Systematic Technical Risk Assessment) Multi Asset Strategy which uses a data-driven approach and incorporates elements of machine learning to support investment decisions, helping the Scheme in systematically identifying opportunities across varying market environments. The frameworks/models employed by the Scheme are subject to ongoing refinement and enhancement. The investment team continuously evaluates existing methodologies against empirical results and may incorporate additional techniques, alternative data sources, and advanced statistical methods to improve long-term risk-adjusted performance by investing in the schemes of various mutual funds.

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

The scheme doesn't invest in Derivatives

Portfolio Turnover Policy

Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy.
However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): Nifty 500 TRI (65%) + CRISIL Composite Bond Fund Index (25%) + Domestic Gold Prices (5%) + Domestic Silver Prices (5%)

Justification for use of benchmark:
Crisil Composite Bond Fund Index tracks performance of a debt portfolio that includes government securities and AAA/AA+/AA rated corporate bonds across maturities. The Nifty 500 Index represents top 500 companies based on full market capitalisation from the eligible universe. The price of Gold and Silver represent the exposure of respective metals in the portfolio. The composition of the benchmark is such that it is suited for comparing the performance of the scheme. The AMC/Trustees reserves the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.

E. WHO MANAGES THE SCHEME?

The Fund Manager of the Scheme are Mr. Paras Matalia, Mr. Shashi Kumar & Mr. Wilfred Gonsalves, their

particulars are given below:

Name of the Fund Manager	Age	Education Qualification	Experience	Other Schemes managed by the Fund Manager
Mr. Paras Matalia (Fund Manager-Equity)	31	CA, CFA (US) and B. Com	Mr. Paras Matalia has about 8 years of experience in the capital markets. He started out as an equity research Analyst with Samco Securities Limited. Just prior to joining Groww Mutual Fund, he was working with Samco Mutual Fund as Fund Manager and Head of Equities.	• Groww ELSS Tax Saver Fund • Groww Multi Asset Allocation Fund • Groww Multi Asset Omni FOF • Groww Arbitrage Fund Groww Aggressive Hybrid Fund The above mentioned details include name of this Scheme
Mr. Shashi Kumar(Fund Manager and Dealer Equity)	46 years	PGDBM, BBA	Mr. Shashi Kumar has an overall 18 years of experience in the Insurance Sector. Prior to joining Groww Asset Management Ltd., he was associated with Bharti Axa Life Co. Ltd. & Canara HSBC Life Insurance Co. Ltd.	• Groww BSE Power ETF • Groww BSE Power ETF FOF • Groww Nifty 200 ETF • Groww Nifty 200 ETF FOF • Groww Nifty 50 Index Fund • Groww Nifty 50 ETF • Groww Nifty 500 Low Volatility 50 ETF • Groww Nifty 500 Momentum 50 ETF • Groww Nifty 500 Momentum 50 ETF FOF • Groww Nifty EV & New Age Automotive ETF • Groww Nifty EV & New Age Automotive ETF FOF • Groww Nifty India Defence ETF • Groww Nifty India Defence ETF FOF • Groww Nifty India Internet ETF • Groww Nifty India Internet ETF FOF • Groww Nifty India Railways PSU ETF • Groww Nifty India Railways PSU Index Fund • Groww Nifty Next 50 ETF • Groww Nifty Next 50 Index Fund

				• Groww Nifty Non-Cyclical Consumer Index Fund • Groww Nifty Realty ETF • Groww Nifty Smallcap 250 ETF • Groww Nifty Smallcap 250 Index Fund • Groww Nifty Total Market Index Fund • Groww Nifty Capital Markets ETF • Groww Nifty Capital Markets ETF FOF • Groww Nifty Metal ETF • Groww PSE ETF • Groww PSE ETF FOF • Groww Nifty Chemicals ETF • Groww BSE Hospitals ETF FOF • Groww BSE Hospitals ETF • Groww Nifty PSU Bank ETF • Groww Nifty PSU Bank Index Fund • Groww Nifty Private Bank ETF • Groww Nifty Private Bank Index • Groww Nifty Smallcap 250 Momentum Quality 100 ETF • Groww Nifty Smallcap 250 Momentum Quality Index Fund • Groww Nifty Midcap 150 Index Fund • Groww Arbitrage Fund • Groww Multi Asset Omni FOF Groww Nifty Cements ETF The above mentioned details include name of this Scheme
Mr. Wilfred Peter Gonsalves, Fund Manager and Dealer (Debt)	33	CA, B. Com from Mumbai University	Wilfred has over 7 years of experience in Investment Management, with a strong background in credit analysis, macroeconomics, fixed income, and gold. At Whiteoak Capital, where he worked for 1.5 years,	• Groww Gold ETF • Groww Silver ETF • Groww Gold ETF FOF • Groww Silver ETF FOF • Groww Multi Asset Allocation Fund

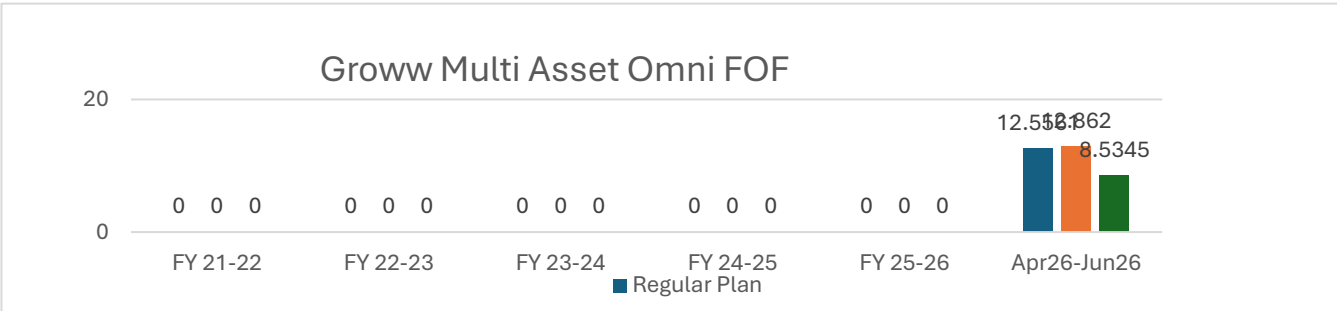
			Wilfred specialized as a dealer in Fixed Income securities and supported Gold ETF units trading. Prior to this, he served as a Fixed Income Dealer at Edelweiss Tokio Life Insurance for 3 years, where his responsibilities included Fixed Income trading and portfolio management. Additionally, at L&T Finance, Wilfred was part of the Deal Origination team for 2 years, conducting in-depth credit analysis to support investment decisions.	• Groww Multi Asset Omni FOF • Groww Arbitrage Fund • Groww Liquid Fund • Groww Short Term Fund • Groww Gilt Fund • Groww Money Market Fund • Groww Dynamic Term Fund Groww Aggressive Hybrid Fund The above mentioned details include name of this Scheme

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

Groww Multi Asset Omni FOF is the only Omni (Active + Passive) domestic Fund of Fund scheme under Multi Asset category as per the "Framework for Launching Fund of Fund Schemes with Multiple Underlying Funds", offered by Groww Mutual Fund.

G. HOW HAS THE SCHEME PERFORMED?

Groww Multi Asset Omni FOF as on June 30,2026			
Compounded Annualised Returns	**Scheme Returns % (Regular Plan)**	**Scheme Returns % (Direct Plan)**	**Benchmark Returns %**
Returns for last 1 year	NA	NA	NA
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	2.06	2.66	-0.23
Benchmark: Nifty 500 TRI (65%) CRISIL Composite Bond Fund Index (25%) Domestic Gold Prices (5%) Domestic Silver Prices (5%). Inception date- 22-Dec-2025			



H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings - https://www.growwmf.in/downloads/fact-sheet
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description - Not Applicable

iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited
iv. Functional website link to the respective addendums to the SID after the last update of SID – https://growwmf.in/downloads/addendum
v. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. – 1.30
vi. Aggregate investment in the Scheme by: Not Applicable

Sr. No.	**Category of Persons**	**Net Value**		**Market Value (In Rs.)**
		Units	**NAV per unit**	
1.	Shashi Kumar	1072.137	10.0982	10,826.65
2.	Kaustubh Pramod Sule	1347.810	10.0982	13,610.45
3.	Paras Devendra Matalia	3586.728	10.0982	36,219.50
	Total			**60,656.60**

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 (MF) Regulations, GAML will not charge any Investment Management Fee for its investment in the Scheme. In addition, the funds managed by the sponsors, Group may invest in the Scheme.
  The details are provided on https://www.growwmf.in/statutory-disclosure/alignment-of-interest

- **Risk**-o-meter shall be evaluated on a monthly basis and the Risk-o-meter shall be disclosed along with portfolio disclosure on GMF website and on AMFI website within 10 days from the close of each month.

- Scheme Summary Document (SSD) shall be updated on a Monthly basis or on changes in any specified fields, whichever is earlier. The same shall be uploaded on websites of GMF, AMFI and stock exchanges.

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The NAV of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date. The Fund shall value its investments according to the valuation norms, as specified in Seventh Schedule of the SEBI (MF) 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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Number of Units Outstanding

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 will be borne by the AMC or trustee or sponsor. No NFO expenses will be 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 expense, as detailed in the table below:

The AMC has estimated that expenses upto 2.10% of the daily net assets of the scheme may be charged to the scheme as expense.. 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 ssets* (Estimated a.)**
1.	marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes, if any;	Upto 2.10
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 fund transfer from location to location	
8.	costs of providing account statements and Income Distribution cum Capital Withdrawal payout/redemption cheques and warrants	

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 2.10

Total Expense Ratio (TER): As defined in Regulation 67 of 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 fees and expenses charged in a direct plan (in percentage terms) under various heads including the Investment Management and Advisory fee, shall not exceed the fees and expenses charged under such heads in a Regular plan.

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 44, 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.

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 & Regular Plan

rticulars	**egular Plan**	**irect Plan**
pening NAV per unit	.0000	.0000
ross Scheme Returns @ 8.75%	8750	8750
xpense Ratio @ 1.50 % p.a.	1500	1500
istribution expense ratio @ 0.25%	0250	0000
otal Expenses	1750	1500
osing NAV per unit	.7000	.7250
et 1 Year Return	**00%**	**25%**

Notes:

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

$In case a Fund of Funds invests more than 80% of its net assets in underlying domestic fund, such FoF shall not be required to set apart any amount towards investor education, awareness, and financial inclusion initiatives.

Further, the Base Expense Ratio ("BER") of a Fund of Funds, to be charged over and above the weighted average of the base expense ratio of the underlying scheme(s), shall not exceed two times the weighted average of the base expense ratio levied by the underlying scheme(s), subject to the overall limits prescribed for Fund of Funds under sub-regulation (7)(b)(ii) of Regulation 66 of the SEBI (Mutual Funds) Regulations, 2026, unless otherwise specified by SEBI from time to time.

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of underlying schemes in which the fund of funds scheme makes investments.

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.

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

SECTION II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

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

• As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtains by directly investing in such schemes.

• As the Fund of Funds scheme will invest into an underlying scheme, the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non- uniform charging of expenses over a period of time.

• In the Fund of Funds (FOF) factsheets and disclosures of portfolio will be limited to providing the particulars of the schemes invested at FOF level, thus investors may not be able to obtain specific details of the investments of the underlying schemes.

• The fund of funds scheme may have different returns/performance than the underlying scheme due to various reasons. The return of the Fund of Funds may be adversely impacted by Total expense ratio, cash drag, timing and pricing difference b/w the subscription/redemption in the Fund of Funds v/s underlying scheme, operational and transactional reasons etc.

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

• The FOF may invest in the underlying ETF through stock exchange, where market price of underlying ETF may be different from its NAV. This may affect the performance of the scheme.

• The subscription and redemption in FOF is also dependent on the liquidity of the underlying scheme. The illiquidity of the same may affect the performance of the FOF.
• A Fund Manager managing the Fund of Funds scheme may also be the Fund Manager for any underlying schemes.

The scheme specific risk factors of each of the underlying schemes become applicable where a fund of funds invests in any underlying scheme. Investors who intend to invest in fund of funds are required to and are deemed to have read and understood the risk factors of the underlying schemes relevant to the Fund of Funds scheme that they invest in. The Scheme will be subject to risks related to fluctuations in collateral value/settlement, liquidity and counter party related risk

Risks Associated with investments in Gold & Silver ETF and related instruments

A. Several factors that may affect the price of gold/commodity are as follows:
Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions. Productions and cost levels in major gold producing countries can also impact gold prices. Further, Central bank purchases and sales also impact the price of Gold. The prices of gold are also affected: -

1) Macro-economic factors - Expected rate of inflation versus actual may impact the price of gold. Global or regional political, economic or financial events and situations of countries can also impact price and demand / supply

2) Central banks' sale: Central banks across the world hold a part of their reserves in gold. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

3) Mining & Production - Lower production could have a positive effect on gold prices. Conversely excessive production capacities would lead to a downward movement in gold prices as the supply goes up.

4) Currency exchange rates - A weakening dollar may act in favour of gold prices and vice versa.

5) Changes in indirect taxes or any other levies - The gold held by the Custodian may be subject to loss, damage, theft or restriction of access due to natural event or human actions.

6) Seasonal demand: Demand for Gold in India is closely tied to the production of jewellery which tends to increase ahead of festive seasons. Any factor impacting the seasonal demand will impact the prices of gold.

7) Market Liquidity: Trading in Gold ETF on the Exchange may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in Gold ETF is not advisable. In addition, trading in Gold and Gold ETF is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI ''circuit filter'' rules. There can be no assurance that the requirements of the market necessary to maintain the listing of Gold ETF will continue to be met or will remain unchanged. Gold ETF may suffer liquidity risk from domestic as well as international market.

The returns from gold may underperform returns from the various general securities markets or different asset classes other than gold. Different types of securities tend to go through cycles of out-performance and underperformance in comparison to the general securities markets.
The scheme may invest in Gold ETFs. The units may trade above or below their NAV. The NAV of the underlying Scheme will fluctuate with changes in the market value of the holdings. The trading prices will fluctuate in accordance with changes in their NAV as well as market supply and demand. However, given that units of Gold ETFs can be created and redeemed in Creation Units, it is expected that large discounts or premiums to the NAV 27

will not sustain due to arbitrage opportunity available. The value of Gold ETFs Units could decrease if unanticipated operational or trading problems arise.
In case of investment in Gold ETFs, the scheme can subscribe to the units of Gold ETFs according to the value equivalent to unit creation size as applicable. If subscriptions received are not adequate to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile.

B. Several factors that may affect the price of Silver are as follows:
Global Silver supplies and demand, which is influenced by factors such as forward selling by silver producers, purchases made by silver producers to unwind silver hedge positions, government regulations, productions and cost levels in major Silver producing countries.

1) Liquidity risk: Trading in units of the ETFs on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time.

2) Regulatory Risk: Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Authorised Participant/ Large Investor to arbitrage resulting into wider premium/ discount to NAV. Any changes in any other regulation relating to import and export of silver or silver jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell silver against the purchase and redemption requests receive

3) Macro-economic indicators - Investors' expectations with respect to the macro-economic indicators may vary from actuals. Price volatility in Silver as a commodity will be much higher because of the industrial use of it Global or regional political, economic or financial events and situations may also impact the price and demand / supply of the commodity

4) Currency exchange rates - The formula for deriving the NAV of the units of the ETFs is based on the imported (landed) value of the silver, which is computed by multiplying international market price by US Dollar value. Hence the value of NAV or silver will depend upon the conversion value and attracts all the risk associated with such conversion.

5) Investment and trading activities of hedge funds and commodity funds.

6) In addition, investors should be aware that there is no assurance that Silver will maintain its long-term value. If the price of silver declines, the value of investment in units is expected to decline proportionately.

Risks Associated with Debt & Money Market Instruments

• Price-Risk or Interest-Rate Risk: Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

• Credit Risk: In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme has invested in Government securities, there is no credit risk to that extent.

• Liquidity or Marketability Risk: This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.

• Reinvestment Risk: Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.

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

• Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

• Different types of securities in which the scheme would invest as given in the SID carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds, which are AA rated, are comparatively more risky than bonds, which are AAA rated.

Risks associated with segregated portfolio

• Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
• Security comprises of segregated portfolio may not realize any value.
• Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

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

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

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

Risks associated with Tracking errors/ difference of underlying Scheme:

Tracking error means the extent to which the NAV of the fund moves in a manner inconsistent with the movements of the benchmark index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the scheme, IDCW payouts if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on daily past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. However, the Fund will endeavour to limit the tracking error within 2% limits. Tracking difference is the difference of return between the scheme and benchmark annualized over 1 year, 3 year, 5 years, 10 years and since inception period.
Tracking error/ difference could be the result of a variety of factors including but not limited to:
• Delay in the purchase or sale of units within the benchmark due to o Illiquidity in the stocks, circuit filters on the units
• Delay in realisation of sale proceeds
• The scheme may buy or sell the units of ETF at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
• • The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
• Disinvestments to meet redemptions, recurring expenses, payouts of IDCW etc.
• Execution of large buy / sell orders
• Delay in credit of securities
• Transaction cost and recurring expenses
• Delay in realisation of Unit holders' funds
• Levy of margins by exchanges

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

C. RISK MITIGATION MEASURES FOR UNDERLYING SCHEMES

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

Risks Associated with Equity Investments: The scheme has a diversified portfolio to counter the volatility in the prices of individual stocks. Diversification in the portfolio reduces the impact of high fluctuations in daily individual stock prices on the portfolio.

Risks Associated with Debt & Money Market Instruments

Credit Risk - The fund has a rigorous credit research process. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.
While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

• The FOF will invest in ETF, which in cumulation will endeavors to have a diversified equity portfolio comprising stocks across various sectors of the economy to reduce sector specific risks. All the underlying ETF scheme related risk factors will apply to the Fund of Fund.
• Any investments in debt securities would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk.

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

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

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

The risk control measures for managing the debt portion of the scheme are:
1. Monitoring risk adjusted returns performance of the fund with respect to its peers and its benchmark.

2. Tracking analysis of the fund on various risk parameters undertaken by independent fund research / rating agencies or analysts and take corrective measures if needed.

3. Credit analysis plays an important role at the time of purchase of bond and then at the time of regular performance analysis. Our internal research anchors the credit analysis. Sources for credit analysis include Capital Line, CRISIL, ICRA updates etc. Debt ratios, financials, cash flows are analyzed at regular intervals to take a call on the credit risk.

4. We define individual limits for G-Sec, money market instruments, MIBOR linked debentures and corporate bonds exposure, for diversification reasons.

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

II. INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest ?

Subject to the SEBI (MF) Regulations and other prevailing laws as applicable, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Units of Active & Passive Equity oriented schemes
2. Units of Active & Passive Debt oriented schemes
3. Units of Gold & Silver ETFs
4. Money Market Instruments (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).

   Any other instruments, as may be permitted by RBI / SEBI / such other Regulatory Authority, from time to time, subject to Regulatory approvals.

B. What are the investment restrictions?

The following investment limitations and other restrictions, inter alia, as contained in the Trust Deed and the SEBI (MF) Regulations apply to the Scheme:

• Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. shall be subject to the following:
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 (MF) Regulations 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.

The Scheme shall adhere to following limits for investments in Debt and Money Market Instruments issued by a single issuer:

Credit Rating	Maximum Limit (% of net assets)
AAA	10
AA (including AA+ and AA-)	8
A (including A+) & below	6

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

Provided that such limits shall not be applicable for investments in Government Securities, treasury bills, and Triparty Repo on G-Secs & T-Bills.

• 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.

• 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 SEBI 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. However, the scheme may invest in unlisted Non-Convertible debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

• 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 rumours 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 13.19 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 13.18 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 SEBI (MF) 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 (MF) 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 SEBI (MF) Regulations may allow. All investment restrictions shall be applicable at the time of making investment.

• In accordance with clause 13.18 SEBI Master Circular, the aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund does not follow any internal norms vis-a-vis limiting exposure to a particular scrip or sector etc.

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 fund of funds scheme investing in equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs

ii. Investment Objective

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

(i) Terms of Issue –

- **Liquidity provisions such as listing, repurchase, redemption -** Refer Section I, Part I & Section II, Sub Section II, Point no. D

- **Aggregate fees and expenses charged to the scheme:** Refer Section I, Part III, Point no. C – Annual Scheme Recurring Expense

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

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations, 2026 and Paragraph 1.9.2 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

• SEBI has reviewed and provided its comments on the proposal

• A written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each Unitholder and details as specified by the Board are appropriately displayed on the website of the AMC; and

• The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing NAV without any exit load.

D. Index methodology – Not applicable

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

Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 14.5 of SEBI master circular for mutual funds dated March 20,2026– Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	**Listing:** The Scheme is an open ended equity scheme under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee may at their discretion list the units on any Stock Exchange. **Transfer of units** In accordance with clause 15.2 & 15.15 of SEBI Master circular, units of the scheme that are held in demat as well as in physical form, will be transferable and will be subject to the transmission facility in accordance with the

	provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the transfer may be effected in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, provided the transferee is otherwise eligible to hold the Units.
Dematerialization of units	1 The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Mode of holding shall be clearly specified in the KIM cum application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL). Unit holders opting to hold the units in demat form must provide their Demat Account details like the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP, in the specified section of the application form. In case Unit holders do not provide their Demat Account details, unit will be allotted to them in physical form and an Account Statement shall be sent to them. Investors holding units in dematerialized form as well as investors holding units in physical form, both shall be able to trade on the BSE StAR MF Platform and on NSE NMF II.
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)	Not Applicable
Dividend Policy (IDCW)	<u>Growth Option:</u> Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them. <u>IDCW Option:</u> Under the IDCW option, the Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of IDCW. The IDCW will be paid to only those Unitholders whose names appear on the register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which

	will be announced in advance. The asset management company (AMC) is required to despatch to the unitholders the IDCW payments within seven working days from the record date. In case the AMC fails to despatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. In case of dynamic lien the IDCW may be credited to the financier. The IDCW Option will be available under two sub-options – the Payout Option and the Reinvestment Option. Payout of IDCW Option: Unitholders will have the option to receive payout of their IDCW by way of IDCW payments or any other means which can be enchased or by way of direct credit into their account. Reinvestment of IDCW Option: Under the Reinvestment option, IDCW amounts will be reinvested in the reinvestment of IDCW Option at the Applicable NAV announced immediately following the record date. The Trustees reserve the right to introduce new options and / or alter the payout of IDCW intervals, frequency, including the day of payout. When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.
Allotment (Detailed procedure)	Not Applicable
Refund	Not Applicable
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 SEBI (MF) 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. 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.	All units can be reissued without any limit by the Scheme.
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 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). 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.	**Applicable NAV for Purchases/Switch-ins** 1. In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day – closing NAV of the day of receipt of application; 2. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund's account for utilization before cut off time of the next business day – the closing NAV of the next business day; 3. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund's account for utilization before cut off time on any subsequent business day – the closing NAV of such subsequent business day. The above cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day: 1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. 2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC. 3. The provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic

	investments routes (viz, SIP, STP, DTP etc.) as may be offered by the Scheme from time to time. **<u>Applicable NAV for Redemption/ Switch outs</u>** a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and b) an application received after 3.00 pm – closing NAV of the next business day. Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above. **Technical issues when transactions are processed through online facilities/ electronic modes:** The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of few seconds or upto 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Groww Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC	**Purchase:** Investors can invest under the Scheme during the New Fund Offer period and ongoing offer period with a minimum investment of Rs.500/- and in multiples of Re. 1/- thereafter. **Additional Purchase:** Rs.500/- and in multiples of Re.1/- thereafter. **Investments through SIP**: Daily SIP - Rs. 100/- and in multiples of Re.1/- thereafter. Weekly SIP - Rs. 100/- and in multiples of Re.1/- thereafter Monthly SIP – Rs. 500/- and in multiples of Re.1/- thereafter Quarterly SIP - Rs. 500/- and in multiples of Re.1/- thereafter **Minimum Redemption Amount:** The minimum redemption amount shall be Rs. 500 and in multiples of Re. 1 In case, if the investor wants to submit redemption in units, the value should be equivalent to the minimum redemption amount specified above as on the applicable NAV date and the units should be in multiples of 0.001.

	In case the available balance in folio is less than the minimum redemption amount/units, then the investor can submit a request for "All units/Full redemption" of the amount / units available in folio. If the redemption is received in "Units" or "Amount" and reported Units/Amount are more than available units/amount in the folio then it will be considered as full unit/amount redemption. Please note this will not be applicable for units under pledge and demat folios. The AMC reserves the right to change the minimum amounts for various purchase / redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis.
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 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.
Dividend/ IDCW	The IDCW warrants shall be dispatched to the unit holders within 7 working days of the date of declaration of IDCW. In case of Unit Holder having a bank account with certain banks with which the Mutual Fund would have made arrangements from time to time, the IDCW proceeds shall be directly credited to their account. The IDCW will be paid by warrant and payments will be made in favor of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Further, the IDCW proceeds may be paid by way of ECS/EFT/NEFT/RTGS/any other manner through which the investor's

	bank account specified in the Registrar & Transfer Agent's records is credited with the IDCW proceeds as per the instructions of the Unit holders. In case the delay is beyond 7 working days, then the AMC shall pay interest @ 15% p.a. from the expiry of 7 working days till the date of dispatch of the warrant.
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 SEBI Master Circular for Mutual Funds
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 15.1.3 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 15.13 of SEBI Master Circular with SEBI Circular dated May 12, 2023, the following Process for Investments in the name of a Minor through a Guardian will be applicable: a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. b. Redemption proceeds shall be credited only in verified bank account of the minor, i.e the account the minor may hold with the parent/legal guardian after completing KYC formalities. c. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. d. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.

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 –

Scheme portfolio as on June 30,2026 -

Scheme Name	Weightage %
HDFC Large Cap Fund -Direct Growth	14.78
ICICI Pru LargeCap Fund - Di -Growth	14.52
Motilal Oswal Large & Midcap fund-DirGr	12.64
Invesco Midcap Fund - Dir-Growth	10.31
Kotak Contra Fund - Dir - Growth	9.88
HDFC Credit Risk Debt Fund - Dir-Growth	6.37
Motilal Oswal Smallcap Fund -Dir-Growth	5.92
ICICI Pru Bharat Consumption Fund - DG	5.13
Bandhan Dynamic Bond Fund - Dir-Growth	4.31
Motilal Oswal Nifty Capital Market ETF	3.92
Nippon India ETF Gold Bees	3.24
Nippon India MF- Nippon India Silver ETF	3.04
Motilal Oswal Active Mom Fund- Dir-Gr	2.04
GROWW Gold ETF	1.73
Groww Silver ETF	1.56
NET CURRENT ASSETS	0.62

Following are details related to scheme of Groww Mutual Fund, for other mutula fund schemes details, kindly refer to website of the respective Fund House.

Benchmark:

GROWW Gold ETF	Domestic Price of Physical Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price)
Groww Silver ETF	Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) silver daily spot fixing price)

Investment Objective:

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

	the investment objective of the scheme would be achieved

Investment Strategy:

GROWW Gold ETF	Groww Gold ETF is a passively managed fund which will employ an investment approach designed to track the performance of domestic price of Gold. The Scheme will invest at least 95% of its total assets in the Gold or Gold related instruments. It may hold up to 5% of their total assets in debt or money market securities. The expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying benchmark will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the underlying benchmark. **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 Domestic Price of Physical Gold. However, it will be the endeavour of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.
Groww Silver ETF	Groww Silver ETF is a passively managed fund which will employ an investment approach designed to track the performance of domestic price of Silver. The Scheme will invest at least 95% of its total assets in the Silver or Silver related instruments. It may hold up to 5% of their total assets in debt or money market securities. The expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying benchmark will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the underlying benchmark. **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 Domestic Price of Physical Silver. However, it will be the endeavour of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

TER as on June 30,2026 –

	Regular Plan - Total TER (%)	Direct Plan - Total TER (%)
GROWW Gold ETF	0.00	0.71
Groww Silver ETF	0.00	0.53

AUM as on June 30,2026 –

GROWW Gold ETF	Rs. 428.1935155 cr
Groww Silver ETF	**Rs.** 306.4347711 cr

Performance as on June 30,2026 –

Top 10 Holding/ link to Top 10 holding of the underlying fund – https://growwmf.in/downloads/fact-sheet

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

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

As required by SEBI, the NAVs shall be disclosed in the following manner:
i) Displayed on the website of the Mutual Fund https://www.growwmf.in/nav
ii) Displayed on the website of AMFI www.amfiindia.com
Any other manner as may be specified by SEBI from time to time. 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 AMFI www.amfiindia.com by 10.00 a.m. on the next Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

D. Transaction charges and stamp duty-

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:

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/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

Particulars	**Resident Investors**	**Foreign Institutional Investor (FII)**	**Non-Resident (other than FII)**	**Mutual Fund**
Tax on Dividend	NA	NA	NA	NA
Capital Gain*				
Long Term Capital Gain (Investment period > 2 years)	12.5%	12.5%	12.5%	NIL
Short Term Capital Gain (Investment period <= 2 years)	Normal tax rates applicable to investor	30%	Normal tax rates applicable to investor	NIL

@ The levy of tax on distributed income payable by mutual funds has been abolished w.e.f. April 1, 2020 and instead tax on income from mutual fund units in the hands of the unit holders at their applicable rates has been

adopted.
NA – The Scheme does not have a dividend policy, hence not applicable.
*Levy of Surcharge and Health & Education Cess
Old Tax Regime (Individual/HUF/AOP/BOI/AJP):
37% if income > ₹5 crore
25% if income > ₹2 crore ≤ ₹5 crore
15% if income > ₹1 crore ≤ ₹2 crore
10% if income > ₹50 lakh ≤ ₹1 crore
New Tax Regime (u/s 115BAC (1A)):
Max surcharge capped at 25% if income > ₹2 crore
AOP (with only company members):
Max surcharge capped at 15%
Companies:
Domestic: 12% (if income > ₹10 crore), 7% (₹1–10 crore); 10% flat under u/s 115BAA/115BAB
Non-resident: 5% (if income > ₹10 crore), 2% (₹1–10 crore)
Enhanced surcharge (25%/37%) does NOT apply to capital gains under:
Section 111A (STCG on equity-oriented funds)
Section 112 / 112A (LTCG on listed equity & ETFs)
Section 115AD (FIIs)
Health & Education Cess: 4% on aggregate of basic tax & surcharge
Note: Surcharge and cess are not applied while deducting TDS on income of resident investors.

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

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

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

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

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (MF) Regulations 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 08, 2025. 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

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 RTA- KFin Technologies Ltd Contact details: 1800-309-4034
Website:www.https: //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	Karnatak	First Floor Orionis Ozone apartment, shop no:101, opp jain mandir, Near to Subhash

		a	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	Nagerkoil	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 Vekkaliamman 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 Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001
48	Guwahati	Assam	2nd Floar,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 Shoping 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 Serilimgampally 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 Jaee 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 Baleshwar Baleshwar 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 Hospitalambala 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,Shoop No 5,Kmvn Shoping 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	Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex

		Pradesh	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. Sonebhadra -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, Birya 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 Opporite 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.