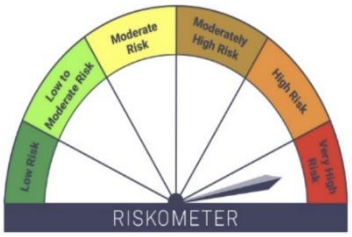
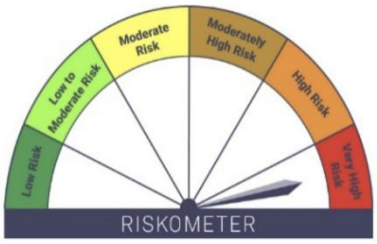
SCHEME INFORMATION DOCUMENT

Section I

Groww Nifty PSU Bank Index Fund

(An open-ended scheme tracking the Nifty PSU Bank Index - TRI)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
• Long-term capital appreciation • Investment in equity and equity-related instruments of the Nifty PSU Bank Index	 The Scheme Risk-o-meter is at Very High Risk	Nifty PSU Bank Index – TRI  The Benchmark 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 **Error! Hyperlink reference not valid.**

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 October 23, 2026.

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SECTION I

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Groww Nifty PSU Bank Index Fund
II.	**Category of the Scheme**	Index Fund
III.	**Scheme type**	An open-ended scheme tracking the Nifty PSU Bank Index - TRI
IV.	**Scheme code**	GROW/O/O/EIN/26/02/0058
V.	**Investment objective**	The investment objective of the Scheme is to generate long-term capital growth by investing in securities of the Nifty PSU Bank Index in the same proportion/weightage with an aim to provide returns before expenses that track the total return of Nifty PSU Bank Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.
VI.	**Liquidity 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 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 Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme.
VII.	**Benchmark (Total Return Index)**	Nifty PSU Bank Index - TRI The Trustees have adopted Nifty PSU Bank Index - Total Return Index as the benchmark index. The Trustees reserves right to change benchmark in future for measuring performance of the Scheme subject to SEBI Mutual Fund Regulations, 2026 and circulars issued by SEBI from time to time.
VIII.	**NAV disclosure**	The NAVs of the Scheme will be calculated and updated on every Business day on AMFI's website www.amfiindia.com by 11.00 p.m. The First NAV of the scheme shall be declared within 5 working days from the date of allotment. The NAVs shall also be updated on the website of the Groww Mutual Fund viz. https://www.growwmf.in/nav by 11.00 p.m.

		Further Details in Section II.
IX.	**Applicable timelines**	**Timeline for** **Dispatch of redemption proceeds:** The redemption or repurchase proceeds shall be dispatched to the unitholders within 03 working days from the date of redemption or repurchase. In case of exceptional situations, additional time for redemption payment may be taken. This shall be in line with AMFI letter dated January 16, 2023. **Dispatch of IDCW:** The IDCW warrants shall be dispatched to the unitholders within 07 working days from the record date. 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.
X.	**Plans and Options** Plans/Options and sub options under the Scheme	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 Nifty PSU Bank Index Fund - Direct Plan”. Treatment for investors based on the applications received is given in the table below:

<table>
<tr>
<td></td>
<td></td>
<td>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>
<tr><td></td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td></td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td></td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td></td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td></td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td></td><td>Direct</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td></td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr>
<tr><td></td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr>
</table>
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.</td>
</tr>
<tr>
<td>XI.</td>
<td>Load Structure</td>
<td>Exit Load: NIL

For more details on Load Structure, refer to the paragraph ‘Load Structure’ in Part III of Section I.</td>
</tr>
<tr>
<td>XII.</td>
<td>Minimum Application Amount/switch in</td>
<td>Rs. 500 and in multiples of Re. 1/- thereafter
Minimum amount for SIP facility shall be Rs 100/- and in multiples of Re 1/- thereof.</td>
</tr>
<tr>
<td>XIII.</td>
<td>Minimum Additional Purchase Amount</td>
<td>Rs. 500/- and in multiples of Re.1</td>
</tr>
<tr>
<td>XIV.</td>
<td>Minimum Redemption/switch out amount</td>
<td>The minimum redemption amount for all plans will be Rs. 100/- and in multiples of Re.1/-</td>
</tr>
</table>

XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	The Scheme has already been launched.
XVI.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	-
XVII.	**Segregated portfolio/side pocketing disclosure**	AMC may create segregated portfolio in the scheme. For details, kindly refer SAI
XVIII	**Swing pricing disclosure**	Not applicable since it is an Equity oriented Index Scheme
XIX.	**Stock lending/short selling**	Subject to SEBI (MF) Regulations and in accordance with Clause 13.6 in SEBI Master Circular on Securities Lending Scheme, and framework for short selling and borrowing and lending of securities,. For Details, kindly refer SAI
XX.	**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 Centers of the Registrar or may be downloaded from https://www.growwmf.in/downloads/kim . Please refer to the SAI and Application Form for the instructions. Applicants using the ASBA facility may submit the ASBA application form to the Self Certified Syndicate Banks (SCSBs) directly or through the syndicate/ sub syndicate members, authorising the SCSB to block funds available in the investor's bank account specified in the ASBA application form and maintained with the SCSB. The SCSB shall then block an amount equal to the application amount in the specified bank account until scrutiny of the documents by the Registrar and consequent transfer of the application amount to the account of the Scheme for full and firm allotment of units or until rejection of the application on failure to raise minimum target amount or due to any other reason, as the case may be. For detailed provisions relating to ASBA facility the investors are requested to refer the SAI. 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. **Where can applications for subscription/redemption/ switches be submitted:** Investors can submit the application forms for purchase or redemption or switch at any of the Official Points of Acceptance, details of which are mentioned on the back cover page of this document. Refer to details in Section II
XXI.	**Investor services**	Investors can enquire about NAVs, Unit Holdings, Valuation, IDCWs, etc. or lodge any service request at the investor support number of AMC *8050180222*. Investors can also address their queries to the below details: Investor Support Number – 8050180222 Investor Support Email Id – support@growwmf.in In case investor's query is not resolved satisfactorily, then he/she can address the query to the Investor Relations Officer: Mr. Nitin Mehta (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, pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023, read along with circular dated August 04, 2023,

		a common Online Dispute Resolution Portal ("ODR Portal") has been introduced to provide investors / unit holders with a mechanism to redress their grievances. The ODR Portal allows investors / unitholders with additional mechanism to resolve the grievances through online conciliation and online arbitration. The link to access ODR Portal is https://smartodr.in/login
XXII	**Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	The Scheme is an open ended Index Fund
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 **Systematic Investment Plan (SIP):** 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: **SIP Frequency : Daily, Weekly, Monthly and Quarterly;** Minimum SIP instalment amount: 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 and Quarterly: Rs. 500/- and in multiples of Re.1/- thereafter **Minimum No. of SIP instalments**: Daily – 180 installments Weekly – 24 installments

		Monthly - 12 installments Quarterly – 4 installments [including the first SIP cheque]; SIP Dates: Any day between 1st and 28th of the month/ of any month in the quarter. **Registration period:** 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 perpetual / till instructions are received for cancellation. • 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 02 working days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive Instalments out of a continuous series of Instalments submitted at the time of initiating a SIP), the AMC reserves the right to discontinue the SIP. **Systematic Transfer Plan (STP)** 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 installments Weekly - 6 installments Monthly - 6 installments Quarterly - 6 installments **STP Dates:** 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 calendar 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. Systematic Withdrawal Plan (SWP)** 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). Registration period: 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. **<u>Transactions by Email:</u>** In order to facilitate quick processing of transaction and / or instruction of investment of investor the Mutual Fund / AMC / Trustee may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any

		manner whatsoever), accept and process any application, supporting documents and /or instructions submitted by an investor/ Unit holder by email at growwmf.inv@groww.in and the investor/Unit holder voluntarily and with full knowledge takes and assumes any and all risk associated therewith. The Mutual Fund / AMC/ Trustee shall have no obligation to check or verify the authenticity or accuracy of email purporting to have been sent by the investor and may act thereon as if the same has been duly given by the investor. In all cases the investor will have to immediately submit the original documents / instruction to AMC/ Mutual Fund/ Official Points of Acceptance unless indemnified by the investor. **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. 'K-finkart' for transaction in the units of Groww Mutual Fund towards additional purchase, redemption or switch:** Investor may take note of additional facility for transaction in Groww Mutual Fund through K-finkart; mobile application provided by KFin Technologies Limited Investors may execute additional purchase, redemption or switch transaction through K-finkart mobile application. The AMC reserves the right to alter/ discontinue all / any of the abovementioned special facility (ies) at any point of time. Further, the AMC reserves the right to introduce more special facility (ies) at a later date subject to prevailing SEBI Guidelines and Regulations. **viii. Transactions through Stock Exchange Platform for Mutual Funds** - 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. Registration of Multiple Bank Accounts in respect of an Investor Folio:** An Investor can register with the Fund upto 5 bank accounts in case of individuals and HUFs and upto 10 in other cases. 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. 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. **xi. MFCentral as Official Point of Acceptance of Transactions (OPAT):** Pursuant to paragraph 16.6 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. For further details of above special products / facilities, For Details, kindly refer SAI.

XXIV	**Weblink**	An investor can visit https://www.growwmf.in/downloads/expense-ratio weblink for TER of last 6 months and https://www.growwmf.in/downloads/fact-sheet weblink for scheme factsheet.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

i. The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.

ii. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

v. The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct

vi. The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations

vii. Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

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

Sd/-

Date: October 23, 2026
Place: Mumbai

Name: Hemal Zaveri
Designation: Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Constituents of Nifty PSU Bank Index	95%	100%
Money market instruments# / debt securities, Instruments and/or units of debt/liquid schemes of domestic Mutual Funds	0%	5%

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

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

In line with Para 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 does not intend to undertake/ invest/ engage in

- Debt Instruments with special features (AT 1 and AT 2 Bonds)
- Debt Instruments with SO/CE
- InVITs
- ADR/ GDR / Foreign Securities
- Structured obligation/Credit enhancements
- Securitized Debt
- Repo in Corporate Debt Securities
- Credit default swap
- Unrated Debt instruments

The cumulative gross exposure to equity, derivatives, debt instruments 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.

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

be a cost attached to buying an index future/option. The Scheme will not maintain any leveraged or trading positions. Exposure to derivatives for non-hedging purpose will be restricted to 20% of net assets of the scheme.

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

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

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

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

Investments in Scheme by AMC, Sponsor & Associates

Subject to the Regulations, the AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly, in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management fee on such investment in the Scheme, in accordance with sub-regulation 3 of Regulation 24 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable regulations and also in accordance with Clause 6.11 of SEBI Master Circular regarding minimum number of investors in the Scheme. In terms of SEBI notification dated August 5, 2021 and as per Regulation 25, sub-regulation 16A of SEBI (Mutual Funds) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. In case of NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	20%	Paragraph 13.6 of Master Circular
2.	Equity Derivatives for non- hedging purposes	20%	Paragraph 13.15 of SEBI Master Circular of Mutual Fund
3.	Securitized Debt	0%	Paragraph 13.1(2) of Master Circular of Mutual Fund

4.	Overseas Securities	0%	Paragraph 13.11 of Master Circular of Mutual Fund
5.	InVITS	0%	Paragraph 13.13 of Master Circular of Mutual Fund
6.	AT1 and AT2 Bonds	0%	Paragraph 13.1 (9) of Master Circular of Mutual Fund
7.	Any other instrument	0%	-

Rebalancing 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 clause 1.9.1.b of SEBI Master Circular dated March 20, 2026; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 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.

Portfolio rebalancing in case of passive breach:

In line with Clause 4.5.5 of SEBI Master Circular dated March 20, 2026, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days. Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. However the same will be rectified at the earliest opportunity as may be available, but not later than 7 calendar days, to minimize the tracking error. In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 calendar days from the date of allotment/listing. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of Regulation 22(9)(c) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

ii.

Tracking error

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

A. WHERE WILL THE SCHEME INVEST?

1. Equity and Equity related instruments constituting the Nifty PSU Bank Index - TRI in the similar proportion (weightage) as in the Index and endeavour to track the benchmark index including equity derivatives for non-hedging purpose upto 20%.

2. Debt securities and Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and Tri-Party Repos) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.

3. Derivatives and such other derivative instruments permitted under Regulations.

4. Mutual Fund units

5. Any other instruments as may be permitted by RBI/SEBI under prevailing laws from time to time.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will be managed passively with investments in stocks in a proportion to the weights of these stocks in the Nifty PSU Bank Index - TRI. The investment strategy would revolve around reducing the tracking error to the least possible through rebalancing of the portfolio, considering the change in weights of stocks in the index as well as the incremental collections/redemptions from the Scheme.
The designated Fund manager of the scheme will be responsible for taking the day-to-day investment decisions and will inter-alia be responsible for asset allocation, security selection and timing of investment decisions.

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

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

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

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

"Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies".

PORTFOLIO TURNOVER

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

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): Nifty PSU Bank Index - TRI.

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

E. WHO MANAGES THE SCHEME?

The Fund Managers of the Scheme are Mr. Nikhil Satam, Mr. Aakash Chauhan and Mr. Shashi Kumar, their particulars are given below:

Name of the Fund Manager	Age	Education Qualification	Experience	Other Schemes managed by the Fund Manager
Mr. Nikhil Satam (11 years of total experience)	32 years	B. Com & Masters in Finance (MFM)	Mr. Nikhil Satam has over 11 years of work experience in the financial services industry. Since June 2023, he has been working as an Equity dealer in existing equity schemes of Groww Asset Management Ltd. (Groww AMC), wherein he handles all active and passive scheme dealings. Additionally, he is also working as a backup Fund Manager for passive schemes. Prior to joining Groww AMC, he was associated with Groww Invest Tech Private Ltd (formerly known as Nextbillion Technology Pvt. Ltd). Earlier, he worked with Motilal Oswal and Kotak Securities as an Equity Dealer.	• 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 ELSS Tax Saver Fund • Groww Multi Asset Allocation Fund • Groww Aggressive Hybrid Fund • Groww Nifty Cements ETF • Groww Small Cap Fund • Groww Multicap Fund • Groww Value Fund

				• Groww Large Cap Fund • Groww Banking & Financial Services Fund The above mentioned details include name of this Scheme
Mr. Aakash Chauhan (8 years of total experience)	32 years	MBA in Finance	Mr. Aakash Ashokkumar Chauhan has an overall 8 years of experience in the Financial Sector. Prior to joining Groww Asset Management Ltd., he was associated with Trust Mutual Fund, Mirae Asset Realty (India) Pvt Ltd. & BP Wealth Pvt 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 Nifty Cements ETF The above mentioned details include name of this Scheme
Mr. Shashi Kumar (18 years of total experience)	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 Multi Asset Omni FOF • 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

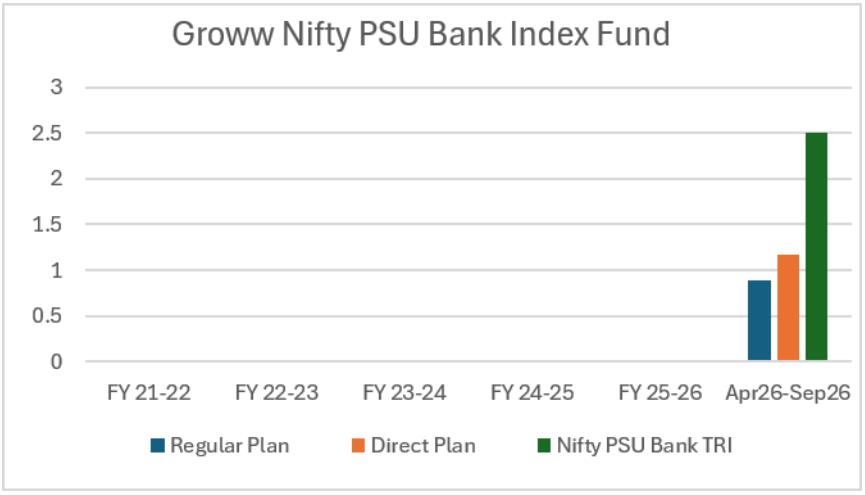
				• Groww BSE Hospitals ETF • Groww Arbitrage Fund • Groww Nifty PSU Bank ETF • Groww Nifty PSU Bank Index Fund • Groww Nifty Private Bank ETF • Groww Nifty Smallcap 250 Momentum Quality 100 ETF • Groww Nifty Cements ETF The above mentioned details include name of this Scheme

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

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

G. HOW HAS THE SCHEME PERFORMED (if applicable)

Groww Nifty PSU Bank Index Fund			
Compounded Annualised Returns	**Scheme Returns % (Regular Plan)**	**Scheme Returns % (Direct Plan)**	**Benchmark Returns %**
Returns for last 6 months	0.89	1.16	2.51
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	-5.12	-4.85	-3.43
Benchmark: Nifty PSU Bank TRI		Inception Date: 24 March 2026	
Data as on 30th September 2026			
Note: Since the scheme has not completed 1 year and hence 6 months absolute returns have been provided. The "since inception" returns are calculated on Rs 10/- invested at inception. For this purpose, inception date is deemed to be the date of allotment. The "returns" shown above are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments			



H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors - https://www.growwmf.in/downloads/fact-sheet)
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description - https://growwmf.in/statutory-disclosure/exposure-report
iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited
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. – 1.63
vi. Aggregate investment in the Scheme by: Not Applicable as this is a new scheme

Sr. No.	Category of Persons	Net Value		Market Value (In Rs.)
	Concerned scheme's Fund Manager(s)	Units	NAV per unit	
1	Nikhil Satam	Not Applicable		
2	Aakash Chauhan	Not Applicable		
3	Shashi Kumar	Not Applicable		

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

- **Investments of AMC in the Scheme** – Groww Asset Management Limited (GAML), the asset management company may invest in the Scheme. However, as per SEBI (Mutual Funds) Regulations, 2026, GAML will not charge any Investment Management Fee for its investment in the Scheme. In addition, the funds managed by the sponsors, Group may invest in the Scheme.

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

- **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 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.) =

arket or Fair Value of heme's investments		urrent Assets cluding Accrued come		urrent Liabilities and Provisions cluding accrued expenses

No. of Units outstanding under Scheme

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

Illustration:

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

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

Therefore, the NAV of the scheme is Rs. 22.0000

Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2018 is Rs. 10/-.

Purchase of mutual fund units:
The Purchase Price of the Units on an ongoing basis will be same as Applicable NAV. Purchase Price = Applicable NAV In the above example, purchase is done on April 01, 2018, when the Applicable NAV = Rs. 10/-.
Therefore, Purchase Price = Rs. 10/- As per existing Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.
Redemption/Re-purchase of mutual fund units:

The Redemption Price of the Units will be calculated on the basis of the applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows: Redemption Price = Applicable NAV * (1 - Exit Load) Say, in the above example the exit load applicable is For exit on or before 12 months from the date of allotment – 1.00% For exit after 12 months from the date of allotment – Nil.

Scenario 1: Redemption is done during applicability of exit load.

In case the investor requests for redemption on or before 12 months i.e. on or before March 31, 2019; say December 1, 2018, when the NAV of the scheme is Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load) = Rs. 12 * (1-1%) = Rs. 11.88/-

Scenario 2: Redemption is done when the exit load is NIL In case the investor requests for redemption after 12 months i.e. after March 31, 2019; say April 1, 2019, when the NAV of the scheme is Rs. 12/- and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load) = Rs. 12 * (1-0) = Rs. 12/-
The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investor shall further reduce to the extent of applicable statutory levies or taxes.

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 0.90% of the daily net assets of the scheme may be charged as the total recurring expenses. For the actual current expenses being charged, the investor are requested to refer to the website of the Mutual Fund at https://www.growwmf.in/downloads/expense-ratio.

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

Sr.No.	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
1.	marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes, if any;	Upto 0.90
2.	registrar services for transfer of units sold or redeemed;	
3.	fees and expenses of trustees;	
4.	audit fees;	
5.	custodian fees;	
6.	costs related to investor communication;	
7.	costs of providing account statements and Income Distribution cum Capital Withdrawal payout/redemption cheques and warrants;	
8.	brokerage cost incurred towards execution of trades in addition to limits prescribed in regulation 66(9)	
9.	costs of statutory advertisements;	
10.	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)	
11.	listing fees, in case of schemes listed on a recognised stock exchange; and	
12.	Investor Education and awareness program	
13.	such other expenses as may be specified or approved by the SEBI.	
14.	Maximum Base expense ratio (BER) permissible under Regulation 66 (7)(c)	Upto 0.90

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.

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. Provided that, such expenses which are not specifically covered under sub regulation (4), (5), (6),(9),(10) of Regulation 66 may be borne by the AMC, subject to such expenses being incurred at actuals or not exceeding 2 basis points (bps) of the Scheme's AUM, whichever is lower.

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).

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.

Provided that, such expenses which are not specifically covered under sub regulation (4), (5), (6),(9),(10) of Regulation 66 may be borne by the AMC, subject to such expenses being incurred at actuals or not exceeding 2 basis points (bps) of the Scheme's AUM, whichever is lower.

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

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

^ Additional incentives to distributors
As per As per clause 11.6 of SEBI Master circular HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, effective March 1, 2026 additional incentives to distributors for onboarding new individual investors from B-30 cities and women investors shall be paid from amount mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions as per the terms and condition as mentioned therein. For detailed methodology for determination of additional incentive, please refer SAI.

The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting of trail commission shall be permitted only in case of inflows through Systematic Investment Plans (SIPs) in accordance with applicable regulatory provisions.
In terms of paragraph 11.9 of Master Circular of Mutual Fund, the AMC / Mutual Fund shall annually set apart at least 1 basis points (i.e. 0.01%) on daily net assets of the scheme within the maximum limit of base expense ratio as per Regulation 66(7) for investor education, awareness and financial inclusion initiatives.
No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.
However, If the scheme will qualify as per clause 20.5.2 of the Master circular w.r.t. MF lite framework (if applicable), the expense towards investor education & awareness will be 5% of total BER charged to the direct plan of the Scheme, subject to maximum of 0.5 bps of AUM. Out of the total amount transferred to AMFI for investor awareness by AMCs, AMFI shall allocate a minimum of 5 percent for focused investor education and awareness towards promoting passive funds, distinct from AMFI's general investor education initiatives

Illustration in returns for Direct Plan

Illustration in returns for Direct Plan & Regular Plan

Particulars	**Regular Plan**	**Direct Plan**
Opening NAV per unit	10.0000	10.0000

Gross Scheme Returns @ 8.75%	0.8750	0.8750
Expense Ratio @ 1.50 % p.a.	0.1500	0.1500
Distribution expense ratio @ 0.25%	0.0250	0.0000
Total Expenses	0.1750	0.1500
Closing NAV per unit	10.7000	10.7250
Net 1 Year Return	**7.00%**	**7.25%**

Notes:

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

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 8050180222) or your distributor or write to us at support@growwmf.in.

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

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

- Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the Groww Mutual Fund's ISCs' and distributors' offices and on the website of the AMC.
- The notice–cum-addendum detailing the changes shall be attached to SIDs and Key Information Memoranda. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memoranda already in stock.

• The introduction of the exit load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
• Any other measures which the mutual funds may feel necessary.
The AMC may change the load from time to time and in case of an exit/repurchase load this may be linked to the period of holding. It may be noted that any such change in the load structure shall be applicable on prospective investment only. The exit load (net off GST, if any, payable in respect of the same) shall be credited to the Scheme of the Fund. The distributors should disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.

SECTION II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

Scheme Specific Risk factors & Special Considerations

- The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme.
- Mutual Funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the schemes. The various factors which impact the value of scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the underlying instruments, settlements periods, trading volumes etc. and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Accordingly, redemption of Units held by such funds, affiliates/associates and Sponsors might have an adverse impact on the Units of the Scheme because the timing of such redemption may impact the ability of other Unitholders to redeem their Units. Further, as per the Regulation, in case the AMC invests in any of the schemes managed by it, it shall not be entitled to charge any fees on such investments.
- Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate debt securities carry a higher amount of risk than Government securities. Further even among corporate debt securities, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

  The Scheme attempts to track the respective indices and it would invest in the securities included in its Underlying indices regardless of their investment merit. The Scheme may be affected by a general decline in the Indian markets.
- Performance of the Nifty PSU Bank Index - TRI will have a direct bearing on the performance of the scheme. In the event the Nifty PSU Bank Index - TRI is dissolved or is withdrawn by NSE India or is not published due to any reason whatsoever, the Trustee reserves the right to modify the respective scheme so as track a different and suitable index or to suspend tracking the Nifty PSU Bank Index - TRI till such time it is dissolved / withdrawn or not published and appropriate intimation will be sent to the Unit holders of the scheme. In such a case, the investment pattern will be modified suitably to match the composition of the securities that are included in the new index to be tracked and the scheme will be subject to tracking errors during the intervening period.
- Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty PSU Bank Index - TRI or one or more securities covered by / included in the Nifty PSU Bank Index - TRI and may arise from a variety of factors

including but not limited to, any delay in the purchase or sale of shares due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of Income Distribution cum Capital Withdrawal, etc.

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

Risk specific to investing in securities forming part of Nifty PSU Bank Index - TRI

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

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

Risk associated with Debt & Money Market Instruments

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may go down because the credit rating of an issuer goes down. It must, however, be noted that where the Scheme(s) has invested in Government Securities, there is no credit risk to that extent. Different types of securities in which the scheme(s) would invest as given in the scheme information document

carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. E.g. corporate debt securities carry a higher amount of risk than Government securities. Further even among corporate debt securities, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

- **Re-investment Risk:** Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Basis Risk (Interest - rate movement):** During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. However, depending upon the market conditions, the spreads may move adversely or favourably leading to fluctuation in the NAV.
- **Liquidity Risk:** Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time.
- **Other Risk**: In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt instruments.

Risks associated with investing in TREPS Segments

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

Risk associated with securities lending

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

Risk factors with investing in Derivatives

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

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

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

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

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

Risks associated with Tracking errors/ difference:

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

- Delay in the purchase or sale of stocks within the benchmark due to o Illiquidity in the stocks, circuit filters on the stocks
- Delay in realisation of sale proceeds
- The scheme may buy or sell the stocks comprising the index at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
- Index providers may either exclude or include new scrips in their periodic review of the stocks that constitute the underlying index. In such situations the scheme will endeavour to rebalance the portfolio in line with the index. But may not able to mirror the index immediately due the available investment/reinvestment opportunity.
- • The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.

- Disinvestments to meet redemptions, recurring expenses, 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.

Risk factors associated with Creation of Segregated Portfolio

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

C. RISK MITIGATION STRATEGIES

Risk Control/ Mitigation measures:

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

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

Tracking Error and Tracking Difference Risk:

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

i. Expenditure incurred by the fund.
ii. ii)The holding of a cash position and accrued income prior to distribution of income and payment of

accrued expenses. The fund may not be invested at all time as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.

iii. Securities trading may halt temporarily due to circuit filters.
iv. Corporate actions such as debenture or warrant conversion, merger, change in constituents etc.
v. Disinvestments to meet redemptions, recurring expenses, etc.
vi. Execution of large buy / sell orders
vii. Transaction cost (including taxes and insurance premium) and recurring expenses
viii. Realisation of Unit holders' funds.

It will be the endeavour of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in certain events like market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. The Fund existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Risk factor associated with investment in Units of Mutual Funds:

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

Type of Risks	Measures/ Strategies to control risks
Equity Markets/ Equity Oriented Instruments	• Market Risk and Volatility: Market risk is a risk is inherent to an equity scheme. Being a passively managed scheme, it will invest in the securities included in its Underlying Index. • Concentration / Sector Risk: Index Fund being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager decisions. The Risk Mitigation strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme. • Liquidity Risks: As such the liquidity of stocks that the scheme invests into could be relatively low. The scheme will endeavor to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.

Debt and Money Market instruments	Credit Risk: Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken. • Price-Risk or Interest-Rate Risk: The Scheme may primarily invest the debt portion of the portfolio in money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities. • Risk of Rating Migration: The Scheme may primarily invest the debt portion of the portfolio in short-term money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities • Basis Risk: The debt allocation of scheme is primarily cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. • Spread Risk: The Scheme may primarily invest the debt portion of the portfolio in short-term money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities • Reinvestment Risk: The debt allocation of scheme is primarily cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value. • Liquidity Risk: The Scheme may invest in government securities, corporate debt securities and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate debt securities may be low, it may be high in case of medium to long maturity corporate debt securities. The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short-term money market instruments, units of Liquid and Overnight schemes.
Derivatives	The Scheme may take an exposure to equity derivatives of constituents or index derivatives of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted. All derivatives trade will be done only on the exchange with guaranteed settlement. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID.
Securities Lending	The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs)." The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without

	the worries of counter party default. However, the scheme may not be able to sell such lent securities during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.
Segregated Portfolio	In such an eventuality it will be AMC's endeavour to realise the segregated holding in the best interest of the investor at the earliest.
Tracking errors	Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to closely track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavour to maintain a low tracking error by actively aligning the portfolio in line with the Index.
Government securities and Triparty repo on Government securities or treasury bills:	As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.
Units of overnight & liquid mutual fund schemes	Liquidity is generally high in both overnight as well as liquid schemes.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. The measures mentioned above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors. Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change.in response to the same.

II. INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest

1. Equity and Equity related instruments constituting the Nifty PSU Bank Index - TRI in the similar proportion (weightage) as in the Index and endeavour to track the benchmark index including equity derivatives for non-hedging purpose upto 20%.

2. Debt securities and Money Market Instruments (including reverse repos, Commercial Deposit, Commercial Paper, Treasury Bills and Tri-Party Repos) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.

3. Derivatives including Index Futures, Stock Futures, Index Options, Stock Options etc. and such other derivative instruments permitted under Regulations:
   The Scheme may invest in derivative for the purpose of portfolio balancing and other purposes as may be permitted under the Regulations. Equity Derivatives will be used in the form of Index Options, Index Futures, Stock Options and Stock Futures and other instruments as may be permitted by SEBI. Derivatives can be either exchange traded or can be over the counter (OTC). Exchange traded derivatives are listed and traded on stock exchanges whereas OTC derivative transactions are generally structured between two counterparties. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in this SID.

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

5. Any other instruments as may be permitted by RBI/SEBI under prevailing laws from time to time.

   For applicable regulatory investment limits please refer paragraph "Investment Restrictions". The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

B. What are the investment restrictions?

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

1. Every 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.

   Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

   Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

2. The Mutual Fund shall get the securities purchased/transferred in the name of the Mutual Fund on account of the Scheme except in respect of such securities as may be specified by the board from time to time.

3. 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 any associate or group company of the Sponsor; or c) the listed securities of group companies of the Sponsor in excess of 25% of its net assets except for investments by equity oriented exchange traded funds (ETFs) and Index Funds and subject to such conditions as may be specified by SEBI.

4. No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have –

   a. 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or
   b. representation on the board of the asset management company or the trustee company of any other mutual fund.

5. The Scheme shall not invest in any Fund of Funds Scheme.

6. All investments by a mutual fund scheme in equity shares, equity related instruments and debt instruments shall only be made provided such securities are listed or to be listed except:

(a) unlisted Government Securities and money market instruments other than commercial papers; and
(b) unlisted non-convertible debentures to the extent and in the manner as specified by the Board.

7. Mutual fund shall not borrow except to meet temporary liquidity needs for the purpose of repurchase or redemption of units or payment of interest or Income Distribution cum Capital Withdrawal payout to the unitholders or for settlement of trades by equity oriented index funds and equity oriented exchange traded funds on account of under execution of sell trades on the stock exchange in the manner as may be specified by the board from time to time. The borrowing specified above shall be subject to –
   a) such borrowing not exceeding twenty per cent of the net assets of the scheme; and
   b) duration of such borrowing not exceeding a period of six months.

8. The cumulative gross exposure through equity, derivatives position and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme.

9. The underlying index shall comply with the below restrictions in line with Para 4.3 of SEBI Master Circular:
   a. The index shall have a minimum of 10 stocks as its constituents.
   b. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
   c. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
   d. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The Scheme shall evaluate and ensure compliance to the aforesaid norms at the end of every calendar quarter.

10. Investment restrictions relating to investment in debt and money market instruments:
    As per Para 13.1 of SEBI Master Circular dated March 20, 2026, a mutual fund scheme shall not invest more than:

a. 10% of its NAV in debt and money market securities rated AAA; orb. 8% of its NAV in debt and money market securities rated AA; or
c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of

Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in SEBI Master Circular.
The long-term rating of issuers shall be considered for the money market instruments. However, if there is no long-term rating available for the same issuer, then based on credit rating mapping of Credit Rating Agency (CRAs) between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.
Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the Board from time to time. Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its Net Assets.

11. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide clause 13.7 of SEBI Master Circular:

i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
ii. Such short-term deposits shall be held in the name of the Scheme.
iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
v. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
vi. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.
vii. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

12. A scheme may invest in another scheme, under the same AMC or any other mutual fund provided that the aggregate inter-scheme investments made by all schemes under the same AMC or any other mutual fund shall not exceed 5% of the net assets of the Fund or any other limit as prescribed by the Regulations from time to time. The AMC is not permitted by the Regulations to charge any investment management and advisory services fee on such investments. Wherever investments are intended to be of a long-term nature, the securities shall be purchased or transferred in the name of the Fund, on account of the Scheme concerned.

13. The Scheme shall not invest in unlisted debt instruments including commercial papers, except (a) Government Securities and (b) other money market instruments which are used by mutual funds for hedging. Provided further, the Scheme may invest in unlisted nonconvertible 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. Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

14. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if:
    a. such transfers are made at the prevailing market price for quoted Securities on spot basis (spot basis shall have the same meaning as specified by Stock Exchange for spot transactions.
    b. the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer

has been made and
c. the Transfer is in conformity with additional safeguards as prescribed by clause 13.19 of SEBI Master Circular dated March 20, 2026

15. Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.

16. Investments in Derivatives shall be in accordance with the guidelines as stated under Para 8.5, 13.15,13.16 of SEBI Master circular dated March 20, 2026 as may be amended from time to time.

17. In accordance with the Para 13.1(3) of SEBI Master Circular dated March 20, 2026, investments in following instruments as specified in the said circular, as may be amended from time to time, shall be applicable:

i. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
ii. The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instrument iii. 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,) and are rated and secured with coupon payment frequency on monthly basis.

18. The Scheme being an index fund, the investment by the Scheme in the equity shares or equity related instruments of any company shall be in accordance with the weightage of the scrips in Groww Nifty Sugar & Ethanol Index Fund.

The AMC / Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF)Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.
The AMC/Trustee may from time to time alter these restrictions in conformity with the SEBI (MF) Regulations. Further, apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund may follow any internal norms vis-à-vis restricting/ limiting exposure to a particular scrip or sector, etc. All investment restrictions shall be applicable at the time of making investment.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.9 of SEBI Master Circular:

i. Type of a scheme - An open-ended scheme tracking the Nifty PSU Bank Index - TRI

ii. Investment Objective - Please refer to Part I. V i.e. "Investment Objective" mentioned under **"Highlights/Summary of the Scheme"**

- Main Objective – Refer Section I, Part I
- Investment pattern – Please refer to **Part II.A "HOW WILL THE SCHEME ALLOCATE ITS ASSETS?"**

iii. Terms of Issue –

- **Liquidity provisions such as listing, repurchase, redemption -** Refer Section I, Part I & Section II, Sub Section

II, Point no. D

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

o **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

Eligibility Criteria for Selection of Constituent Stocks:

- Public sector banks must rank within top 800 based on both average daily turnover and average daily full market capitalisation for the last six months
- Companies must have 51% of their outstanding share capital held by the Central Government and/or State Government, directly or indirectly
- The company's trading frequency should be at least 90% in the last six months
- The Company should have a minimum listing history of 1 month as on the cutoff date.
- Final selection of companies shall be done based on the free-float market capitalization of the companies.
- Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

Index Re-Balancing:

- The index is re-balanced on a semi-annual basis. The cut-off date is January 31 and July 31 of each year, i.e. For semi-annual review of indices, average data for six months ending the cut-off date is considered. Four weeks prior notice is given to market from the date of change.

Index Constituents along with Impact cost as on September 30, 2026–

Security name	Weightage (%)	Impact cost (%)
STATE BANK OF INDIA	33.33	0.02
BANK OF BARODA	12.47	0.03
CANARA BANK	11.71	0.03
PUNJAB NATIONAL BANK	11.36	0.02
UNION BANK OF INDIA	9.64	0.03
INDIAN BANK	8.31	0.04
BANK OF MAHARASHTRA	4.71	0.04

BANK OF INDIA	4.6	0.03
CENTRAL BANK OF INDIA	1.52	0.05
INDIAN OVERSEAS BANK	1.32	0.06

The underlying index shall comply with the below restrictions: The index shall have a minimum of 10 stocks as its constituents.

A. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.

B. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.

C. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over the previous six months.

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

Performance based incentives as and when offered to market marker, shall be disclosed as per SEBI Circular. The same shall be charged within the permissible TER limit: **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:** The Scheme being an open-ended Scheme under which the Units are available for Subscription and Redemption on an ongoing basis on all the Business Days, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC/ Trustee reserves the right to list the Units of the Scheme as and when the AMC/ Trustee considers it necessary in the interest of Unit holders of the Scheme. There are no restrictions on transfer of Units of the Scheme whether held in Statement of Account (physical) mode or dematerialised mode. Further, the Units held in dematerialized form can be transferred and transmitted in

	accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. Further, additions / deletions of names of Unit holders will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer
Dematerialization of units	The Scheme offers option to hold units in electronic (demat) mode. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The option to hold units in electronic (demat) mode is not available for plans/options where the IDCW frequency is less than one month. The applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/CDSL and will be required to mention in the application form DP Name, DP ID and Beneficiary Account Number with the DP at the time of subscribing Units of the Schemes. In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect. Further, if the Units cannot be allotted in demat mode due to reason that KYC details including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions and the application is otherwise complete in all respect
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)	Growth Option:

	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. IDCW Option: Under the IDCW option, the Trustee may at any time 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	The AMC will refund the subscription money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason

	whatsoever in accordance with the AMFI best practice guidelines in the matter. The AMC will endeavor to refund such amounts within 5 business days from the date of purchase transactions as per the timestamp / applicable NAV, where the application form / online transaction is received along with the payment and the funds have been realized. Where the subscription amount and the application/ online transaction are received separately, the period of 5 business days shall be reckoned from the later of the date of identifying the remitter details, based on the credit provided by the Bank or receipt and time stamping of application/ online transaction. In the event of delay beyond 5 business days, the AMC in line with AMFI best practice guidelines on the matter, will pay interest at 15% per annum or such other rate of interest as may be prescribed from time to time.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible to apply for subscription to the units of the Scheme (subject to, wherever relevant, subscription to units of the Scheme being permitted under the respective constitutions and relevant statutory regulations): 1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta of the HUF; 3. Minor through parent / legal guardian; 4. Partnership Firms and Limited Liability Partnerships (LLPs); 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 8. Mutual Funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investors (FPIs) and their subaccounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of

	Government of India / RBI; 15. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted; 16. Other schemes of Groww Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Trustee, AMC or Sponsor or their associates may subscribe to units under the Scheme; 18. Such other individuals /institutions/ body corporates etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective constitutions and relevant statutory regulations. The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list. Note: 1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultra vires the relevant constitution. Subject to the Regulations, the Trustee may reject any application received in case the application is found invalid/ incomplete or for any other reason in the Trustee's sole discretion. 3. Dishonored cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. 4. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by the investor for purchase of Units of this Scheme. 5. For subscription in the Scheme, it is mandatory for investors to make certain disclosures like bank details etc. and provide certain documents like PAN copy etc. (for details please refer SAI) without which the application is liable to be rejected. 6. Subject to the SEBI (MF) Regulations, any application for units of this Scheme may be accepted or rejected in the sole and absolute discretion of the Trustee/AMC. The Trustee/AMC may inter-alia reject any application for the purchase of units if the application is invalid or incomplete or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme or its

	unitholders to accept such an application.
Who cannot invest	The following persons are not eligible to invest in the Scheme: • Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority or where they falls under the category of QFIs/FPIs. • Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. • NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. • Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. • Such other persons as may be specified by AMC from time to time.
How to Apply and other details	Investors may obtain Key Information Memorandum (KIM) along with the application forms from the AMC offices or Customer Service Centers 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. 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. The list of the Investor Service Centres (ISCs)/ of the

	Mutual Fund will be available on the website https://www.growwmf.in/downloads/sid All cheques and drafts should be crossed "Account Payee Only" and drawn in favour the scheme name in which investment is intended to be made. The AMC/ Trustee reserves the right to reject any application inter alia in the absence of fulfillment of any regulatory requirements, fulfillment of any requirements as per the SID, incomplete/incorrect documentation and not furnishing necessary information to the satisfaction of the Mutual Fund/AMC. Please visit https://www.growwmf.in/downloads/sid to know about the list of official points of acceptance. The name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, etc. are mentioned at the end of the document. Please note that it is mandatory for the unitholders to provide the bank account details in their application/redemption requests as per SEBI guidelines.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable Units once redeemed will not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	In the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order **RIGHT TO RESTRICT REDEMPTION AND / OR SUSPEND REDEMPTION OF THE UNITS:** The Fund at its sole discretion 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.	**Subscriptions / Purchases including Switch - ins:** In respect of valid applications received up to 3:00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the same Business day of receipt of application; In respect of valid applications received after 3:00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the next Business Day; and Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise – the closing NAV of the day on which the funds are available for utilization. **For allotment of units in respect of purchase in the Scheme/switch-in to the Scheme, it shall be necessary that:** Application for purchase/switch-in is received before the applicable cut-off time.

	Funds for the entire amount of subscription / purchase as per the application for purchase/switch-in are credited to the bank account of the Scheme before the cut-off time. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. **ii) Redemptions including Switch - outs:** In respect of valid applications received up to 3:00 p.m. – the closing NAV of same Business Day; and In respect of valid applications received after 3 p.m., the closing NAV of the next Business Day shall be applicable.
Minimum amount for purchase/redemption/switches	Minimum amount for new purchase / switch in Rs. 500 and in multiples of Re. 1/- thereafter. Minimum additional amount for purchase / switch in Rs. 500 and in multiples of Re. 1/- thereafter. The minimum subscription limits for new purchases/additional purchases will apply to each Option separately. **Minimum Redemption Amount:** Minimum amount for redemption/ switch out Minimum of 1 unit or Rs. 100 and in multiples of Re. 1 thereafter. In case of investors / unitholders having available balance less than Rs. 100 in their respective folio on the day of submission of valid redemption request, the minimum redemption limit would be the available balance. The minimum redemption amount for all plans will be Rs.100/- and in multiples of Re.1/- and minimum units for redemption will be 1 unit and multiples of 0.001 units. Incase the available balance in folio is less than the minimum redemption amount/units, then the investor can submit a request for "Full redemption" of the amount / units available in folio. 2) If the redemption is received in "Units" or "Amount" and reported Units/Amount are more than available units/amount in the folio then it will be considered as full unit/amount redemption. 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 payment of IDCW proceeds to the unitholders shall be made within 7 working days from the record date. The IDCW proceeds will be paid by way of ECS / EFT / NEFT / RTGS / Direct credits/ any other electronic manner if sufficient banking details are available with the Mutual Fund for the Unitholder. In the event of failure of payment of IDCW proceeds within the stipulated time of 7 working days period from the record date, the AMC shall be liable to pay interest @ 15 percent per annum calculated from the record date till the date of dispatch of IDCW proceeds, to the Unit holders. In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund

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.
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. For detailed process in relation to bank mandate, kindly refer SAI
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, the following Process for Investments in the name of a Minor through a Guardian will be applicable: . Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. . Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. . Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. . AMCs shall build a system control at the account set up

	stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian.

III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided – Not Applicable

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**Error! Hyperlink reference not valid.** on the website of AMFI within 10 days from the close of each month / half year respectively in a downloadable spreadsheet format.
Half -Yearly Financial Results	The Mutual Fund and AMC shall within one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. It will also be displayed on the website of the AMC (https://www.growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio) and AMFI www.amfiindia.com
Annual Report	The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC https://www.growwmf.in/financials/scheme-financials and Association of Mutual Funds in India www.amfiindia.com
Monthly Disclosures	Disclosure Norms as per paragraph 4.5.6 of SEBI Master circular**:** **Portfolio:** A. The Fund shall disclose the following on monthly basis: • Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme • Name and exposure to top 7 groups as a percentage of NAV of the scheme • Name and exposure to top 4 sectors as a percentage of NAV of the scheme. B. Change in constituents of the index, if any, shall be disclosed on the Mutual Fund website on the day of change.
Tracking Error & Tracking Difference:	The Fund shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective Mutual Fund and AMFI.

	The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the Mutual Fund and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units

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

The AMC will calculate and disclose the NAVs on all the Business Days. Mutual Fund / AMC will provide facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/nav and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

D. Transaction charges and stamp duty

Applicability of Stamp Duty : Pursuant to Notification No. S. O. 1226 (E) and G.S.R 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @ 0.005% of the transaction value shall be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions to the unitholders would be reduced to that extent. The stamp duty will be deducted from the net investment amount i.e. gross investment amount less any other deduction like transaction charge. Units will be created only for the balance amount i.e. Net Investment Amount as reduced by the stamp duty. The stamp duty will be computed at the rate of 0.005% on an inclusive method basis.

For details please refer SAI.

E. Associate Transactions- Please refer to Statement of Additional Information (SAI)

F. Taxation- For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

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

Groww Mutual Fund is registered as a Mutual Fund with Securities and Exchange Board of India ('SEBI') under SEBI (MF) Regulations. Any income earned by such mutual fund registered with SEBI is exempt from taxation as per section 10(23D) of the Income Tax Act, 1961 ('Act') / Schedule VII of Income Tax Act, 2025.

Type of Capital Gain	**Condition**	**Income Tax Rates**		**TDS Rates**	
		Resident/ PIO/ NRI/	**FII**	**Resident**	**NRI/OCBs/ FII & others**
		Other non FII non-residents			

Tax on Dividend	The Finance Act, 2020, abolished dividend distribution tax (DDT) and tax exemption on income received from mutual fund in the hands of investor. as provision of section 10 (35) is rescinded. Further, Income is taxable in the hands of investor as per the applicable tax rates.				
Short Term Capital Gain	STT has been paid on redemption (held for less than 12 months)	20%	20%	NIL	20%
Long Term Capital Gain	STT has been paid on redemption (redemption after completing 12 months of holding)	12.5%#	12.5%#	Nil	12.5%

PIO: Person of Indian origin
NRI: Non-resident Indian
FII: Foreign Institutional investor
OCB: Overseas Corporate Body
*without indexation benefit

Under section 112A of the Act (Section 198 of the Income Tax Act, 2025), where long term capital gain exceeds Rs. 1,25,000/- tax is payable @ 12.5% plus applicable surcharge and cess (without indexation benefit).
*without indexation benefit

Taxability in the hands of Investor

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

Tax on Income Distributed by a Mutual Fund

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

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

* As per provision of section 194K of the Act / Section 393 of Income Tax Act, 2025, where the amount of income credited or paid in a financial year, in aggregate, does not exceed Rs. 10,000, no withholding is required to be

carried out. However, the scheme shall be withholding tax when the aggregate amount in financial year at Permanent Account Number (PAN) level exceeds Rs. 9,000.
Tax rates mentioned above are further increased by surcharge and health and education cess as may be applicable for respective investor.
Surcharge and cess shall not be applied on basic tax while deducting TDS, if any, on income of resident investors.

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

~~Surcharge rate shall not exceed 25% in case of individual and HUF opting for new tax regime under section 115BAC of the Act / Section 202 of the Income Tax Act, 2025. In case total income includes income by way of dividend on shares, short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15% [refer clause on Taxation in the SAI for further details]
* 10% basic surcharge (irrespective of taxable income) for domestic companies availing benefit under section 115BAA and section 115BAB of the Act (Section 200 and 201 of the Income Tax Act, 2025 respectively). Tax plus surcharge shall be further increased by a health and education cess of 4 percent.

DTAA Benefits

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

AADHAR Linking

As per section 139AA of the Act (Section 262 of the Income Tax Act, 2025) read with rule 114AAA of the Income-tax Rules, 1962 (Rule 162 of the Income Tax Rules, 2026), in the case of a resident person, whose PAN has become inoperative due to non-linking of PAN with Aadhaar, it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act (Section 397 of the Income Tax Act, 2025).

DISCLAIMER: The information given here is neither a complete disclosure of every material fact of Income-tax Act 1961 (or Income Tax Act, 2025) nor does it constitute tax or legal advice. Investors are requested to review

the SID carefully and obtain expert professional advice with regard to specific legal, tax and financial implications of the investment/participation in the scheme.

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

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

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

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

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

The Scheme Information Document containing details of the Scheme of Groww Mutual Fund, had been approved by the Board of Groww Trustee Limited on December 16,2025. 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
Chief Executive Officer
Date: October 23,2026
Place: Mumbai

List of OPATS

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

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

LIST OF COLLECTION CENTRES

AMC Investor Service Centres:

Maharashtra:

1.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

2.Pune: 803 B, 8th Floor, Kushal Wallstreet, FC Road, Shivaji nagar, Pune, Maharashtra- 411004

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

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

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

MFCentral:
With effect from September 24, 2021 MFCentral has been designated as Official point of acceptance of Groww Mutual Fund . 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

Branch Name	Address
Bangalore	KFIN Technologies Limited, Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore- 560004
Belgaum	KFIN Technologies Limited, First Floor Orionis Ozone apartment, shop no:101, opp jain mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross Tilakwadi,Belgaum, 540006
Bellary	KFIN Technologies Limited Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
Davangere	KFIN Technologies Limited D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002

Hassan	KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
Hubli	KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
Mangalore	KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003
Margoa	Kfin Technologies Limited S20, 2Nd Floor, L & L Correira'S Pride, Nearest Landmark Above Kfc, Near Ktc Bus Stand, Margao Salcete Goa 403601
Mysore	KFIN Technologies Limited No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
Panjim	KFIN Technologies Limited H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
Shimoga	KFIN Technologies Limited Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
Ahmedabad	KFIN Technologies Limited SHOP 11 & 12 , 3RD EYE, NEAR GIRISH COLD DRINKS C G ROAD, AHMEDABAD 380006
Anand	KFIN Technologies Limited, 203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120
Baroda	KFIN Technologies Limited 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007
Bharuch	KFIN Technologies Limited Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001
Bhavnagar	KFIN Technologies Limited, office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar, ,364001
Gandhidham	KFIN Technologies Limited Off No-12 Plot No-300 , Ground Floor ,Shree Ambica Arcade Building ,Near Hdfc Bank , Gandhidham,370201
Gandhinagar	KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421
Jamnagar	KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001
Junagadh	Kfin Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001
Mehsana	KFIN Technologies Limited Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002
Nadiad	KFIN Technologies Limited 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001
Navsari	KFIN Technologies Limited, A-205,2nd Floor, Union Height building, Asha Nagar,Opp. avdhoot eye hospital, Navsari- 396445
Rajkot	Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001
Surat	KFIN Technologies Limited, 1st Floor 111 ICC Building, Ring Road, Surat 395007
Valsad	KFIN Technologies Limited 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001
Vapi	KFIN Technologies Limited Sa/11,A Wing, 2Nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195
Chennai	KFIN Technologies Limited 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600034
Calicut	KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
Cochin	KFIN Technologies Ltd, 1st Floor, Matsun Towers, Building # 14/6505, AK Seshadri Road Near MG Road Metro Piller #689, Ernakulam, Cochin -682011
Kannur	KFIN Technologies Limited 2Nd Floor Global Village Bank Road Kannur 670001
Kollam	KFIN Technologies Limited Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
Kottayam	KFIN Technologies Limited 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
Palghat	KFIN Technologies Limited No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001

Tiruvalla	KFIN Technologies Limited 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
Trichur	Kfin Technologies Ltd 1St Floor,Crown Tower, Near Sakthan Stand, Thrissur - 680001
Trivandrum	KFIN Technologies Limited, 3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001
Coimbatore	KFIN Technologies Limited 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
Erode	KFIN Technologies Limited Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003
Madurai	KFIN Technologies Limited No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
Pondicherry	KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
Salem	KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009
Tirunelveli	KFIN Technologies Limited 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
Trichy	KFIN Technologies Limited No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017
Vellore	KFIN Technologies Limited No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
Agartala	KFIN Technologies Limited Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001
Guwahati	KFIN Technologies Limited, 2nd Floar,Dihang Arcade,Near Rajiv Bhavan,ABC, GS Road, Guwahati, 781005
Shillong	KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
Ananthapur	KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001
Guntur	KFIN Technologies Limited 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
Hyderabad	KFIN Technologies Limited, 2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009
Kurnool	KFIN Technologies Limited Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001
Nanded	KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
Rajahmundry	KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101
Solapur	KFIN Technologies Limited Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
Tirupathi	KFIN Technologies Limited Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
Vijayawada	Kfin Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008
Visakhapatnam	KFIN Technologies Limited Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
Warangal	KFIN Technologies Limited Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
Khammam	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
Hyderabad(Gachibowli)	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
Akola	KFIN Technologies Limited Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004
Amaravathi	KFIN Technologies Limited Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601
Aurangabad	KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad

	431001
Bhopal	KFIN Technologies Limited Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011
Dhule	KFIN Technologies Limited House No.1676, Lane No.-5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor,Dhule-424001
Indore	KFIN Technologies Limited. 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery,Indore 452001
Jabalpur	KFIN Technologies Limited 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
Jalgaon	KFIN Technologies Limited 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
Nagpur	KFIN Technologies Limited Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar Landmark- Opp Wazalwar Driving School, Nagpur – 440010
Nashik	KFIN Technologies Limited S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
Sagar	KFIN Technologies Limited 2Nd Floor|Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001
Ujjain	KFIN Technologies Limited 227, 2Nd Floor Heritage Plaza,Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010
Asansol	KFIN Technologies Limited 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303
Balasore	KFIN Technologies Limited 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
Bankura	KFIN Technologies Limited Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
Berhampur (Or)	KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
Bhilai	KFIN Technologies Limited Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
Bhubaneswar	KFIN Technologies Limited A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
Bilaspur	KFIN Technologies Limited Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
Bokaro	KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
Burdwan	KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
Chinsura	KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
Cuttack	KFIN Technologies Limited D. Market, 515 Jagannath Bhawan Complex, First Floor BK- Professor Pada Road Po- Arunodaya Market Badambadi Colony Cuttack – 753012
Dhanbad	KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001
Durgapur	KFIN Technologies Limited Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
Gaya	Kfin Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpuri Road, Gaya-823001
Jalpaiguri	KFIN Technologies Limited D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
Jamshedpur	KFIN Technologies Limited Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
Kharagpur	KFIN Technologies Limited, 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721304
Kolkata	KFIN Technologies Limited 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 700071
Malda	KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
Patna	KFIN Technologies Limited, Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-

	800001
Raipur	KFIN Technologies Limited, Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur - 492001
Ranchi	KFIN Technologies Limited Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
Rourkela	KFIN Technologies Limited 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
Sambalpur	KFIN Technologies Limited First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
Siliguri	Kfin Technologies Limited Vyom Sachitra Building, 2Nd Floor, Pranami Mandir Road, Siliguri - 734001
Agra	KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra - 282002
Aligarh	KFIN Technologies Limited, 1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001
Prayagraj	KFIN Technologies Limited, Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001
Ambala	KFIN Technologies Limited 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
Bareilly	KFIN Technologies Limited, Tola Ram Building 68E , Civil Lines Choupla Chauraha Above Bajaj Gold Loan, Bareilly, 243001
Begusarai	Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101
Bhagalpur	KFin Technologies Limited 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar, Pin-812002
Darbhanga	Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007
Dehradun	Kfin Technologies Limited Shop No- 809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003
Deoria	KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria-274001
Faridabad	KFIN Technologies Limited A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
Ghaziabad	KFIN Technologies Limited Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad, Pin - 21002
Gorakhpur	KFIN Technologies Limited, Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001
Gurgaon	KFIN Technologies Limited No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
Gwalior	KFIN Technologies Limited, T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011
Haldwani	KFIN Technologies Limited,Shoop No 5,Kmvn Shoping Complex, Haldwani 263139
Haridwar	KFIN Technologies Limited,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410
Hissar	KFin Technologies Limited, Shop No 31, Ground Floor, Red Square Market, Near Bank of Baroda, Hissar-125001
Jhansi	KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001
Kanpur	KFin Technologies Limited 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001
Lucknow	KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001
Mathura	KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001
Meerut	Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eves Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002

Mirzapur	KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001
Moradabad	KFIN Technologies Limited,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad-244001
Muzaffarpur	KFIN Technologies Limited 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001
Noida	KFIN Technologies Limited F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
Panipat	KFIN Technologies Limited Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103
Rewa	KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001
Rohtak	KFIN Technologies Limited Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001
Shimla	KFIN Technologies Limited 1St Floor Hills View Complex Near Tara Hall Shimla 171001
Sonepat	KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001
Sultanpur	Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001
Varanasi	Kfin Technologies Limited D 64 / 127 C – H Arihant Complex, 2Nd Floor,Sigra (Near Petrol Pump) Varanasi (U P)-221010
Yamuna Nagar	KFIN Technologies Limited B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Ucc Bank Building) Pyara Chowk - Yamuna Nagar 135001
Kolhapur	KFIN Technologies Limited 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
Mumbai	KFIN Technologies Limited, 265, Birya House, Perin Nariman st, Shop No 2,Ground Floor, next to Apna Bazar, Fort, Mumbai 400001
Pune	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
Vashi	KFIN Technologies Limited, Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703
Andheri	KFIN Technologies Limited, Office no 204 B wing 2nd floor, Siddhi Aura, Nityanand Nagar 3 CHSL, Sahar Road, Andheri East, Mumbai 400069
Borivali	KFin Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092
Thane	KFin Technologies Ltd, Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602
Ajmer	KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001
Alwar	KFIN Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
Amritsar	KFIN Technologies Limited Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
Bhatinda	KFIN Technologies Limited Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001
Bhilwara	KFIN Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
Bikaner	KFIN Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001
Chandigarh	KFin Technologies Ltd, S C O No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022
Ferozpur	KFIN Technologies Limited The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
Hoshiarpur	KFIN Technologies Limited Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001

Jaipur	Kfin Technologies Limited, First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001
Jalandhar	KFin Technologies Limited, 2nd Floor, Shanti Tower SCO no.37 PUDA Complex Opposite Tehsil Complex, Jalandhar, 144001
Jammu	KFIN Technologies Limited 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004
Jodhpur	KFIN Technologies Limited, Flat No. - B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur – 342003
Karnal	KFIN Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
Kota	KFIN Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
Ludhiana	KFIN Technologies Limited, SCO 124 First floor, Feroze Gandhi Market, Ludhiana-141001
New Delhi	KFIN Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
Pathankot	KFIN Technologies Limited 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
Patiala	KFIN Technologies Limited B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
Sikar	KFIN Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
Sri Ganganagar	KFIN Technologies Limited Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
Udaipur	KFIN Technologies Limited Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
chandrapur	KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401
Ghatkopar	KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
Satara	KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
Ahmednagar	KFIN Technologies Limited, Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001
Nellore	KFIN Technologies Limited, 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
Kalyan	KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
Korba	KFIN Technologies Limited, Office No #202, 2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677
Ratlam	KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001
Tinsukia	KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125
Saharanpur	KFIN Technologies Limited,1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001
Kalyani	KFIN Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235
Malappuram	KFin Technologies Limited, MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519
Serampore	KFin Technologies Limited, Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly,West Bengal,712201
Alappuzha	KFin Technologies Limited, Sree Rajarajeswari Building,Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011
Palghar	KFin Technologies Limited,The Edge Ground Floor, Shop number 4 , Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404
Sangli	Kfin Technologies Limited,514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli – 416416
Cooch behar	KFIN Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West BengalPIN-735101

Panvel	KFin Technologies Limited, Plot No. 240, J.K. Plaza Building, T.P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel, Raigad - 410206
Howrah	KFin Technologies Limited, Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salika, , Howrah, 711106
Namakkal	KFin Technologies Limited 1st Floor, 18/41, Salem Road, R P Pudur, Namakkal – 637001
Mapusa	KFin Technologies Ltd, 101, 1st floor, Edcon solitaire building, Near Vodafone showroom, near Malisa Market, Opp axis bank, Mapusa – 403507
Tirupur	KFin Technologies Limited 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601
Dibrugarh	KFIN Technologies Limited, Amba Complex, 3rd Floor, HS Road, Dibrugarh, Assam - 786001
Ichalkaranji	KFIN Technologies Limited, Gaiban Building, Jawaharnagar, Ichalkaranji, Maharashtra - 416115
Udupi	KFIN Technologies Limited, Suhel Building , 9-3-39C, Near Fish Market, Opp PPC Road, Chitpady, Udupi-576101
Bhuj	KFIN Technologies Limited, 102 FF Time Square Iconic, Near Anam Ring Road, Bhuj - 370001
Himmatnagar	KFIN Technologies Ltd, 1st floor, Maple Crystal, Sahakari Jin, Industrial Area, Himmatnagar - 383001

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.