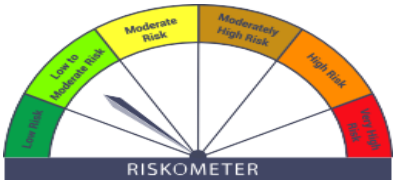
SCHEME INFORMATION DOCUMENT

Section I

Groww Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities. No investment in InvITs permitted.)

This product is suitable for investors who are seeking*:	**Scheme Riskometer**	**Benchmark Riskometer**
• Investing predominantly in arbitrage opportunities between cash and derivatives market and arbitrage opportunities within derivative segment • Long-term capital growth	 **The Scheme Risk-o-meter is at Low to Moderate Risk.**	As per AMFI Tier 1 Benchmark i.e. Nifty 50 Arbitrage TRI **The Benchmark Risk-o-meter is at Low Risk.**

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

Continuous offer for Units at NAV based Prices

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

The particulars of the Scheme have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (hereinafter referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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

This Scheme Information Document is dated October 29, 2026.

TABLE OF CONTENTS	PAGE NO.
SECTION I	4
I. HIGHLIGHTS / SUMMARY OF THE SCHEME	4
II. INFORMATION ABOUT SCHEME	16
A. HOW WILL SCHEME ALLOCATE ITS ASSESTS	16
B. WHERE WILL THE SCHEME INVEST	19
C. WHAT ARE THE INVESTMENT STRATEGIES	20
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE	22
E. WHO MANAGES THE SCHEME?	25
F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?	25
G. HOW HAS THE SCHEME PERFORMED	25
H. ADDITIONAL SCHEME RELATED DISCLOSURES	26
III. OTHER DETAILS	28
A. COMPUTATION OF NAV	28
B. NEW FUND OFFER (NFO) EXPENSES	29
C. ANNUAL SCHEME RECURRING EXPENSES	29
D. LOAD STRUCTURE	32
SECTION II.	33
I. INTRODUCTION	33
A. DEFINITION & INTERPRETATION	33
B. RISK FACTORS	33
C. RISK MITIGATION STRATEGIES	36
II. INFORMATION ABOUT SCHEME	38
A. WHERE WILL THE SCHEME INVEST?	40
B. WHAT ARE THE INVESTMENT RESTRICTIONS?	40
C. FUNDAMENTAL ATTRIBUTES	43
D. INDEX METHODOLOGY (FOR INDEX FUNDS, ETFS AND FOFS HAVING ONE UNDERLYING DOMESTIC ETF)	44
E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFS)	44
F. FLOORS AND CEILING WITHIN A RANGE OF 5% OF THE INTENDED ALLOCATION AGAINST EACH SUB CLASS OF ASSET	44
G. OTHER SCHEME SPECIFIC DISCLOSURES	44
III. OTHER DETAILS	54
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	54
B. Periodic disclosures such as half yearly disclosures, half yearly results, annual report	54
C. Transparency/NAV disclosure	54
D. Transaction charges and stamp duty	55
E. Associate transactions	55
F. Taxation	55
G. Rights of unitholders	57
H. List of Official Points of Acceptance	57
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	57

SECTION I

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	Groww Arbitrage Fund
II.	**Category of the Scheme**	Arbitrage Fund
III.	**Scheme type**	An open ended scheme investing in arbitrage opportunities. No investment in InvITs permitted.
IV.	**Scheme code**	GROW/O/E /ARB/26/02/0059
V.	**Investment objective**	The primary investment objective of the scheme is to generate long term growth of capital by predominantly investing in arbitrage opportunities present between the cash and derivative markets, as well as within the derivative segment, complemented by investments in debt securities and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.
VI.	**Liquidity details:** **Listing details**	The Scheme will offer units for purchases/switch-ins and redemptions/switch-outs at NAV based prices on all business days on an ongoing basis. Repurchase of Units will be at the NAV prevailing on the date the units are tendered for repurchase. As per SEBI (MF) Regulations, the Mutual Fund shall dispatch redemption proceeds within 3 working Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 3 working Days from the date of receipt of a valid redemption request. The Scheme being open-ended, the units are not proposed to be listed on any stock exchange and no transfer facility on the exchange is provided. However, the Trustee reserves the right to list the units as and when open-ended Schemes are permitted to be listed under the SEBI (MF) Regulations, and if the Trustee considers it necessary in the interest of unit holders of the Scheme.
VII.	**Benchmark (Total Return Index)**	• As per AMFI benchmark Nifty 50 Arbitrage TRI **Justification** The Trustees have adopted Nifty 50 Arbitrage TRI as the benchmark index. The Scheme performance would be benchmarked against Nifty 50 Arbitrage Total Return Index. The composition of the aforesaid benchmark is such that, it is most suited for comparing the performance of the Scheme. Hence, Nifty 50 Arbitrage TRI is the appropriate benchmark for the Scheme. The AMC/ Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI (MF) Regulations, and other prevailing guidelines, if any.

		Second Tier Benchmark: Not Applicable
VIII.	**NAV disclosure**	The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/nav and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day. Further Details in Section II.
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 of the date of declaration of the IDCW. In case of Unit holders having a bank account with certain banks with which the Mutual Fund would have an arrangement from time to time, the IDCW proceeds shall be electronically credited to their account. In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favour of the unitholder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Fund. Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.
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 Arbitrage Fund - Direct Plan". Treatment for investors based on the applications received is given in the table below: Investors should also indicate "Direct" in the ARN column of the application

<table>
<tr><td></td><td></td><td>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>i.</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>ii.</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>iii.</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>iv.</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>v.</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>vi.</td><td>Direct</td><td>Regular Plan</td><td>Direct Plan</td></tr>
<tr><td>vii.</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr>
<tr><td>iii.</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.
**DIRECT PLAN: Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Mutual Fund or through the stock exchange and is not available for investors who route their investments through a Distributor.</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>• During NFO: The Scheme is already been launched.

• On continuous basis: Minimum of Rs.500/- and in multiples of Re.1/- thereafter.</td></tr>
<tr><td>XIII.</td><td>Minimum Additional Purchase Amount</td><td>Minimum of Rs.500/- and in multiples of Re.1/- thereafter.</td></tr>
<tr><td>XIV.</td><td>Minimum Redemption/switch out amount</td><td>The minimum switch amount / redemption amount shall be Rs. 500 and in multiples of Re.1 thereafter.
In case, if the investor wants to submit redemption in units, the value should be equivalent to the minimum redemption amount specified above as on the applicable NAV date and the units should be in multiples of 0.001.

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

The Minimum Application and redemption amount mentioned above shall not be applicable to the mandatory investments made in the Scheme pursuant to the provisions of clause 7.14 of Master Circular of Mutual Fund, as amended from time to time.</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 been launched
XVI.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	The scheme has been launched
XVII.	**Segregated portfolio/side pocketing disclosure**	AMC may create segregated portfolio in the scheme. For details, kindly refer SAI
XVIII	**Swing pricing disclosure**	Not applicable
XIX.	**Stock lending/short selling**	Subject to SEBI (MF) Regulations, 2026 and in accordance with Clause 13.6 in Master Circular of Mutual Fundon Securities Lending Scheme, and framework for short selling and borrowing and lending of securities, the Scheme intends to engage in Stock Lending. For Details, kindly refer SAI
XX.	**How to Apply and other details**	Investors can subscribe for the Units of the Scheme by completing the Application Form and delivering it at any Investor Service Centre or Collection Centre. KYC complied investor/ Investors who are able to provide necessary information and/or documents to perform KYC can perform a web-based transaction to purchase units of the Scheme on website of the Groww Mutual Fund i.e. https://gmf.kfintech.com or through any other electronic mode introduced from time to time. For further details provided in Section II.
XXI.	**Investor services**	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, , 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)**	Not Applicable. The Scheme is an open ended Arbitrage 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. **i.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:** **SIP Installments and 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

		Quarterly - Rs. 500 and in multiples of Re.1 thereafter **Minimum No. of SIP instalments**: Minimum number of installments for each frequency are - Daily – 180 instalments Weekly – 24 instalments Monthly - 12 instalments Quarterly – 4 instalments **Frequency / Date**: Daily - Every business day Weekly - 1, 8, 15 & 22 Monthly - Any day between 1st and 28th of the month Quarterly - Any day between 1st and 28th of the quarter (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:** There must be at least 30 days between the first SIP cheque and subsequent due date of Auto Debit [NACH clearing]; In case of the auto debit facility, the default options (where auto debit period, frequency and SIP date are not indicated) will be as follows: • SIP auto debit period: The SIP auto debit will continue till 5 years. • SIP date: 15th of the month (commencing 30 days after the first SIP instalment date); and • SIP frequency: Monthly The load structure prevailing at the time of submission of the SIP application [whether fresh or extension] will apply for all the instalments indicated in such application; All the cheques/ payment instructions [including the first cheque/payment instruction] shall be of equal amounts in case of SIP applications; Investors may also choose to invest any lump sum amount along with the first SIP instalment by way of a single cheque/ payment instruction. Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds for three consecutive Instalments out of a continuous series of Instalments submitted at the time of initiating a SIP), the AMC reserves the right to discontinue the SIP. **Choti SIP**: Investors can avail Choti SIP by investing via Systematic Investment Plan ("SIP") in the schemes of the Fund with Rs. 250/- restricted to three SIP's (only one each in upto three Asset Management Companies). For more details on this facility refer SAI of the Fund. **ii.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 instalments Weekly - 6 instalments Monthly - 6instalments Quarterly - 6 instalments **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.1,500/- and in multiples of Re.1 thereafter

		Minimum No. of SWP instalments: Monthly - 12 instalments Quarterly – 4 installments SWP Dates: 2nd, 8th, 15th or 23rd of every month as the STP date (in case any of these days fall on a non-business day, the transaction will be effected on the next business day of the Scheme). <u>Registration period</u>: A minimum period of 7 calendar days shall be required for registration under SWP. The default options (where the period, frequency and SWP date are not indicated) will be as follows: • SWP period: The SWP will continue till 5 years. • SWP frequency : Monthly • SWP date: 15th of every month. If 15th is a holiday, the SWP will be processed on the next business day. Unit holder may change the amount (but not below the minimum specified amount) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 calendar days prior to next SWP execution date. The SWP may be terminated on a written notice of 7 calendar days by a unitholder of the Scheme. SWP will be automatically terminated if all units are liquidated or withdrawn from the Scheme or pledged or upon receipt of intimation of death of the unitholder. No minimum balance is required in the Transferee scheme for registration of SWP. **iv.<u>IDCW Sweep Facility</u>** IDCW Sweep facility shall be in addition to the existing IDCW Payout and IDCW Reinvestment Option. Default IDCW Option shall be IDCW Payout. Under IDCW Sweep Facility, Unit holders can opt for switching the IDCW earned under any Schemes (Source Scheme) of Groww Mutual Fund into any other Schemes (Target Scheme) of Groww Mutual Fund. The IDCW (net of applicable DDT, if any) shall be swept subject to minimum investment eligibility requirements of the Target Scheme at applicable NAV based prices. The minimum amount for sweep out to be Rs. 500/-. In case the sweep amount is less than Rs. 500/-, the IDCW amount shall be reinvested in the Source scheme. This facility shall be processed on the record date of the IDCW declared under the Source Scheme. Further, this facility shall not allow for switch of partial IDCW or switch of IDCW to multiple schemes. In case the investor fails to specify his preference of Option for the Target scheme into which the IDCW has to be swept, Sweep-in amount shall be invested in default plan / option as mentioned in Scheme Information Document (SID) of Target scheme. The Load Structure prevailing at the time of submission of the STP/SWP application will apply for all the installments indicated in such application. The AMC reserves the right to introduce STP/SWP/ IDCW Sweep Facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time. **v.<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. **vi.Transactions through Electronic Mode:** The Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and /or liable in any manner whatsoever), allow transactions in Units by electronic mode (web/ electronic transactions) including transactions through the various web sites with which the AMC would have an arrangement from time to time. Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar may accept transactions through any electronic mode including web transactions and as permitted by SEBI or other regulatory authorities from time to time. **vii. '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. **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.<u>Registration of Multiple Bank Accounts in respect of an Investor Folio:</u>** An Investor can register with the Fund upto 5 bank accounts in case of individuals and HUFs and upto 10 in other cases. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the pay-in of funds and avoid acceptance of third party payments. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form (available at the CSCs/ AMC Website For further details please refer to paragraph on Registration of Multiple Bank Accounts, Change of Bank Mandate and Change of Address in respect of an Investor Folio in the SAI. The AMC reserves the right to alter/ discontinue all / any of the abovementioned special product(s)/ facility(ies) at any point of time. Further, the AMC reserves the right to introduce more special product(s)/ facility (ties) at a later date subject to prevailing SEBI Guidelines and Regulations. **xi.<u>MFCentral as Official Point of Acceptance of Transactions (OPAT):</u>** Pursuant to paragraph 17.5 of SEBI Master Circular of Mutual Fund, 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. 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 (MF) Regulations and the guidelines and directives issued by SEBI from time to time.

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

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

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

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

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

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

viii. The Trustees have ensured that Groww Arbitrage 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 29, 2026

Name: Hemal Zaveri

Place: Mumbai

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**
Equity & Equity related instruments including derivatives	65%	100%
*Debt & Money Market instruments	0%	35%

* Exposure in debt instruments in CDs, government securities with maturities upto 1-year, mutual fund units of liquid, money market or schemes having Macaulay duration less than 1 year for meeting liquidity and margin requirements.

When adequate arbitrage opportunities are not available in the derivative and equity markets in the opinion of the fund manager, the anticipated alternate asset allocation on defensive considerations^^ would be in accordance with the allocation given below. The allocation under defensive considerations will be made keeping in mind the interest of the unitholders.

Instruments	**Indicative allocations (% of total assets)**	
	Minimum	**Maximum**
Equity & Equity related instruments including derivatives	0%	65%
*Debt & Money Market instruments	35%	100%

^^Defensive considerations are when the arbitrage opportunities in the market are negligible or returns are lower than alternative investment opportunities as per asset allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.

The exposure to derivative shown in the above asset allocation table is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives.

The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits, the margin money deployed on these positions would be included in the Money Market category.

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

Subject to SEBI (MF) Regulations and in accordance with Clause 13.6 in Master Circular of Mutual Fund on Securities Lending Scheme, and framework for short selling and borrowing and lending of securities, the Scheme intends to engage in Stock Lending.

The Scheme shall adhere to the following limits should it engage in Stock Lending:
(a) Not more than 20% of the net assets can generally be deployed in Stock Lending
(b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.

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

- Debt Instruments (including debt instruments with special features i.e. Additional Tier I (AT1) / Perpetual Bonds and Tier II (AT2) Bonds, Bespoke or complex debt products, Securitized Debt, Unlisted non-convertible debentures but excluding CDs & G-Secs with maturities upto 1 year, T-bills)
- Foreign Debt Securities including Foreign Securitized Debt
- Repo in corporate debt securities
- Credit default swap
- Unrated Debt instruments
- Units of InvITs

The Scheme may use derivatives for such purposes as may be permitted by the SEBI (MF) Regulations , including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The margin money deployed on derivative positions would be included in Debt & Money Market Instruments. Exposure to derivatives for non-hedging purpose will be restricted to 0% of net assets of the scheme.

In line with para 13.18 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the cumulative gross exposure through equity, debt, money market instruments, derivative positions, repo in government securities, applicable mutual fund schemes, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

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

Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Groww Mutual Fund and/or any schemes having Macaulay duration less than 1 year provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. The AMC shall not charge any investment management fees with respect to such investment.

The Scheme may invest in Overseas Securities (including units/securities issued by overseas mutual funds) up to 20% of the net assets of the Scheme in compliance with SEBI Circular(s) / guideline(s) pertaining to overseas investments by mutual funds, as amended from time to time.

The Scheme shall invest in Overseas Securities as per the limits available to 'Ongoing Schemes' in terms of Clause 13.11 of SEBI Master Circular. Further, it is clarified that the above specified limit would be considered as soft limit(s) for the purpose of reporting only by mutual funds on monthly basis in the format prescribed by SEBI.

Investments in Scheme by AMC, Sponsor & Associates

Subject to the Regulations, the AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly, in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management fee on such investment in the Scheme, in accordance with sub-regulation 3 of Regulation 21 of the Regulations and shall charge fees on such amounts in future only if the SEBI (MF) Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable regulations. In terms of SEBI notification dated August 5, 2021 and as per Regulation 22, sub-regulation 3a of SEBI (MF) Regulations, the asset management company shall invest such

amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time.

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	Upto 20% of net assets of the scheme	Paragraph 13.6 of Master Circular
2.	Equity Derivatives for non-hedging purposes	0%	Paragraph 13.1 of SEBI Master Circular of Mutual Fund
3.	Securitized Debt	0%	Paragraph 13.1 (2) of Master Circular of Mutual Fund
4.	Overseas Securities	20%	Paragraph 13.11 of Master Circular of Mutual Fund
5.	Units issued by InVITS	0%	Paragraph 12.21 of Master Circular of Mutual Fund
6.	Mutual Fund Units (Overnight, Liquid, Money Market Funds or schemes having Macaulay duration of less than 1 year)	Upto 35% of net assets of the Scheme subject to overall limit Upto 5% at fund house level	Para 13.14.1 of SEBI Master Circular dated March 20, 2026 and Clause 3 of Sixth Schedule of SEBI MF Regulations
7.	Triparty Repo (TREPS) on Government securities or treasury bills or any other instruments as specified by SEBI	Exposure by the Scheme in TREPS shall be as per the limits given below: •Under Normal Circumstances: Upto 35% of the net assets •Under Defensive considerations: Upto 100% of the net assets	As per Asset Allocation table
8.	Any other instrument	0%	-

Rebalancing due to passive breach

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

comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9. of SEBI Master Circular of Mutual Fund. Further, pursuant to SEBI no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025, the above referred rebalancing provisions shall be applicable for all types of passive breaches.

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

B. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and the disclosures as made under the section "How the Scheme will allocate its Assets", the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Equity and Equity Related Instruments:

- Equity shares
- Equity related instruments such as convertible bonds, convertible debentures, equity warrants, convertible preference shares, right issues etc.
- Equity Derivatives

-Futures
-Options

- ADRs / GDRs issued by Indian company's subject to necessary regulatory requirements
- Foreign Equity and Equity Related Instrument

2. **Debt & Money Market Instruments:**

- Certificate of Deposits (CD)Treasury Bills (T-Bills)
- Triparty Repo **(**TREPS)
- Securities created and issued by the Central and State Governments with maturity less than 1 year

3. Foreign/overseas Securities

4. Units of Mutual Fund Schemes: mutual fund units of liquid, money market or schemes having Macaulay duration less than 1 year for meeting liquidity and margin requirements.

6. Short selling and securities lending as permitted by SEBI from time to time

Any other instruments, as may be permitted by RBI / SEBI / such other Regulatory Authority, from time to time, subject to Regulatory approvals. The securities mentioned above could be listed or permitted unlisted, privately placed, secured or unsecured, rated or un-rated and of any maturity, as enabled under SEBI (MF) Regulations / circulars/ RBI. The securities may be acquired from primary market/ Initial Public Offer (IPO), secondary market operations, private placement or negotiated deals.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The scheme follows an active investment strategy.
The scheme aims to generate returns by strategically investing in arbitrage opportunities between spot and future prices of exchange traded equities and the arbitrage opportunities available within the equity or the derivative segment. If, in the opinion of the Fund Manager, suitable arbitrage opportunities are unavailable, the scheme may predominantly invest in short-term debt and money market securities, as permitted under Regulations.
Some of the arbitrage strategies that may be adopted by the fund manager from time to time include:

Cash Future Arbitrage : Arbitrage captures the spread, between the price of a stock in the spot market and in the futures market on a market neutral basis. If the price of a stock in the futures market is higher than in the spot market, after adjusting for taxes and other costs the Scheme may buy the stock in the spot market and sell the same stock in equal quantity in the futures market simultaneously. This enables the fund to earn the cost of carry between the stock and the futures of the stock. If the futures are quoting at a discount to the price in the cash market before the expiry the trade may be reversed by buying the futures and selling the shares in the cash market which will enhance the profit potential to the extent of discount between future as compared to cash market. Normally the price between cash and future segments tend to converge on the expiry day. The cash and future trade would be reversed on the expiry day to book the locked arbitrage profit.

Rolling over of the futures transaction:
Rolling over of the futures transaction means:
1) Unwinding the short position in the futures and simultaneously selling futures of a subsequent month
2) Holding onto the spot position.
There could also be instances of unwinding both the spot and the future position before the expiry of the current month future if it proves advantageous or to meet redemption

Dividend Arbitrage: Usually during the period prior to dividend declaration, the stock futures/options market can provide a profitable opportunity. Generally, the stock price declines by the dividend amount when the stock goes ex dividend.

Buy-back arbitrage: When the company announces the buy back of its own shares, there could be opportunities due to the price differential in buy back price and traded price.
Nifty Spot-Nifty Futures: The pricing of Nifty Futures is derived from the Nifty. When the two go out of sync, there arises opportunities. The cost of carry binds the futures price to the price of the underlying asset.

For instance, the price of the Nifty futures at any given point in time should typically be more than the level of Nifty at that point of time. Cash and carry trades at times provide higher return than the prevailing interest rates. There is an opportunity to exploit by buying the index futures and selling the portfolio comprising index stocks. The cash received upon the sale is reinvested at the risk free rate of return till the expiration of the futures contract. The arbitrage profits come in at the expiration of the futures contract when the position is unwound by buying back the index stocks, or until expiry if the rates converge. The same strategy can be replicated with stock futures also.

Derivatives Option: The Scheme may use equity and index options **primarily as part of hedged or arbitrage strategies**, such as conversions/reversals, box spreads, covered calls, protective puts or other risk-controlled structures that keep directional market exposure limited.

The Fund Manager may also use options to manage volatility and to fine-tune hedges around cash–futures arbitrage positions.

The risk in using options is that the Fund Manager's views on volatility or relative pricing may not materialise. In such cases, the option premium paid (in case of long options) may be lost, and option positions may be closed at a loss, subject always to the overall risk controls of the Scheme.

The Scheme will not take uncovered / naked option positions and will ensure that all derivative positions are covered by adequate underlying exposure or cash / cash equivalents as per SEBI (Mutual Funds) Regulations and applicable circulars.

There are various possible combinations of strategies which may be adopted in a specific situation. The Fund Manager may apply such other arbitrage strategies as may be available/permissible under regulations from time to time.

Event / calendar / inter-market arbitrage – only partly covered index/stock spot vs index/stock futures.

- Index futures vs stock futures
- **Calendar spread**: futures of same stock with different expiries
- **ADR/GDR vs underlying** (where available)
- **Merger, open offer, demerger, OFS/rights, other corporate actions**
- **Inter-exchange arbitrage** (NSE/BSE)

Intra-Derivative Arbitrage and Basis Trades

- Arbitrage between **index futures and stock futures**, where mispricing exists between an index and a basket of underlying stocks.
- **Calendar spread arbitrage**, i.e., exploiting price differentials between futures of the same stock or index with different expiries.
- **Inter-exchange arbitrage** where the same security is traded on more than one recognised stock exchange, subject to liquidity and costs.
- **Index spot–futures arbitrage** (e.g., between an equity index level and its futures), where cost-of-carry relationships permit a market-neutral trade through buying/selling the index futures and taking offsetting positions in the underlying index constituents or suitable substitutes.

Rolling Over of Futures Positions

- Rolling over involves **unwinding the near-month futures position** and simultaneously **entering into a futures position of a subsequent month**, while generally retaining the corresponding spot position. Depending on relative valuations across expiries (calendar spreads), the Scheme may also unwind both spot and futures positions before expiry if such action is considered advantageous or to meet redemption requirements.

- **Debt and Money Market Investments**

- When, in the opinion of the Fund Manager, suitable arbitrage opportunities are not sufficiently available, the Scheme may **predominantly invest the incremental net inflows in debt and Money Market instruments which shall be limited to government securities and CDs with maturities up to 1 year** until such time as attractive arbitrage opportunities re-emerge and mutual fund units of liquid, money market or schemes having Macaulay duration less than 1 year for meeting liquidity and margin requirements

- The debt portfolio will be managed with an emphasis on **high credit quality and relatively short duration**, consistent with the objective of providing liquidity for arbitrage positions and redemptions.

- The debt portfolio will be managed with an emphasis on **high credit quality and relatively short duration**, consistent with the objective of providing liquidity for arbitrage positions and redemptions.

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 residual debt component of the Scheme would be invested in CDs and G-secs with maturity upto one year, Mutual Fund Units of Overnight, Liquid Funds, Money Market Funds or schemes having Macaulay duration of less than 1 year and such other securities as may be permitted by SEBI from time to time to meet liquidity and margin requirements.

Risk Management and Regulatory Compliance

The Scheme will at all times comply with the investment restrictions specified in the SEBI (Mutual Funds) Regulations, 2026 and the guidelines / circulars issued thereunder, including those relating to investment in derivatives, single-issuer and sector exposure limits, and borrowing restrictions.

The arbitrage positions will be constructed so as to avoid uncovered short positions in equities or derivatives. The Scheme will not seek to create leveraged positions except to the extent permitted under the SEBI (Mutual Funds) Regulations and only as arising from standard arbitrage trades where both legs (cash and derivatives) are in place.

The examples of strategies set out above are illustrative and not exhaustive. The Fund Manager may deploy any other arbitrage or hedged strategy that is in line with the investment objective of the Scheme and permitted under the applicable regulations from time to time.

Portfolio Turnover

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scher during a specified period of time. Portfolio turnover in the scheme will be a function of market opportunities.

The scheme is open-ended scheme. It is expected that there would be a number of subscriptions and repurchases a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover the portfolio. The AMC will endeavor to optimize portfolio turnover to optimize risk adjusted return keeping in mi the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and m be representative of arbitrage opportunities that exist for securities held in the portfolio rather than an indication change in AMC's view on a security etc. However, the AMC will take advantage of the opportunities that prese themselves from time to time because of the inefficiencies in the securities markets.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): AMFI Tier 1: Nifty 50 Arbitrage TRI

The Scheme performance would be benchmarked against Nifty 50 Arbitrage Total Return Index. The composition of the aforesaid benchmark is such that, it is most suited for comparing the performance of the scheme. Hence, Nifty 50 Arbitrage TRI is the appropriate benchmark for the Scheme.

As per clause 7.22 of Master Circular of Mutual Fund requires mutual funds to adopt first tier benchmarks for schemes as notified by AMFI. Accordingly, the benchmark is selected from the benchmarks notified by AMFI for the category of scheme. The performance will be benchmarked to the Total Returns Variant of the Index.

The AMC/ Trustee reserves the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI (MF) Regulations, and other prevailing guidelines, if any.

E. WHO MANAGES THE SCHEME?

The Fund Manager(s) of the scheme are Mr. Paras Matalia, Mr. Shashi Kumar and Mr. Wilfred Gonsalves.

Name of the Fund Manager	Age	Education Qualification	Experience of the Fund Manager	Other Schemes managed by the Fund Manager
Mr. Paras Matalia (Fund Manager-Equity)	31 years	CA, CFA (US) and B. Com	Mr. Paras Matalia has about 7 years of experience in the capital markets. He started out as an equity research Analyst with Samco Securities Limited. Just prior to joining Groww Mutual Fund, he was working with Samco Mutual Fund as Fund Manager and Head of Equities.	• Groww ELSS Tax Saver Fund • Groww Multi Asset Allocation Fund • Groww Multi Asset Omni FOF • Groww Arbitrage Fund • Groww Aggressive Hybrid Fund The above mentioned details include name of this Scheme
Mr. Shashi Kumar	46 years	PGDBM & BBA	Mr. Shashi Kumar has an overall 17 years of experience in the Insurance Sector. Prior to joining Groww Asset Management Ltd., he was associated with Bharti Axa Life Co. Ltd. & Canara HSBC Life Insurance Co. Ltd.	• Groww BSE Power ETF • Groww BSE Power ETF FOF • Groww Nifty 200 ETF • Groww Nifty 200 ETF FOF • Groww Nifty 50 Index Fund • Groww Nifty 50 ETF • Groww Nifty 500 Low Volatility 50 ETF • Groww Nifty 500 Momentum 50 ETF • Groww Nifty 500 Momentum 50 ETF FOF • Groww Nifty EV & New Age Automotive ETF • Groww Nifty EV & New Age Automotive ETF FOF • Groww Nifty India Defence ETF • Groww Nifty India Defence ETF FOF • Groww Nifty India Internet ETF • Groww Nifty India Internet ETF FOF

				• Groww Nifty India Railways PSU ETF • Groww Nifty India Railways PSU Index Fund • Groww Nifty Next 50 ETF • Groww Nifty Next 50 Index Fund • Groww Nifty Non-Cyclical Consumer Index Fund • Groww Nifty Realty ETF • Groww Nifty Smallcap 250 ETF • Groww Nifty Smallcap 250 Index Fund • Groww Nifty Total Market Index Fund • Groww Nifty Capital Markets ETF • Groww Nifty Capital Markets ETF FOF • Groww Nifty Metal ETF • Groww PSE ETF • Groww PSE ETF FOF • Groww Nifty Chemicals ETF • Groww BSE Hospitals ETF FOF • Groww BSE Hospitals ETF • Groww Nifty PSU Bank ETF • Groww Nifty PSU Bank Index Fund • Groww Nifty Private Bank ETF • Groww Nifty Private Bank Index • Groww Nifty Smallcap 250 Momentum Quality 100 ETF • Groww Nifty Smallcap 250 Momentum Quality Index Fund • Groww Nifty Midcap 150 Index Fund • Groww Arbitrage Fund • Groww Multi Asset Omni FOF

				• Groww Nifty Cements ETF The above mentioned details include name of this Scheme
Mr. Wilfred Gonsalves, Fund Manager and Dealer	33 years	CA, B. Com from Mumbai University	Wilfred has over 7 years of experience in Investment Management, with a strong background in credit analysis, macroeconomics, fixed income, and gold. At Whiteoak Capital, where he worked for 1.5 years, Wilfred specialized as a dealer in Fixed Income securities and supported Gold ETF units trading. Prior to this, he served as a Fixed Income Dealer at Edelweiss Tokio Life Insurance for 3 years, where his responsibilities included Fixed Income trading and portfolio management. Additionally, at L&T Finance, Wilfred was part of the Deal Origination team for 2 years, conducting in-depth credit analysis to support investment decisions."	• Groww Gold ETF • Groww Silver ETF • Groww Gold ETF FOF • Groww Silver ETF FOF • Groww Multi Asset Allocation Fund • Groww Multi Asset Omni FOF • Groww Arbitrage Fund • Groww Liquid Fund • Groww Short Term Fund • Groww Gilt Fund • Groww Money Market Fund • Groww Dynamic Term Fund • Groww Aggressive Hybrid Fund • Groww Nifty 1D Rate Liquid ETF • Groww Overnight Fund The above mentioned details include name of this Scheme

Fund Manager Name	Managing Since
Paras Matalia	28 April 2026
Shashi Kumar	28 April 2026
Wilfred Gonsalves	28 April 2026

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

As per Para 3.8.3 of SEBI Master Circular of Mutual Fund, Groww Arbitrage Fund is a unique Product. It falls under 'Hybrid Scheme – Arbitrage Fund Category'.

Hybrid Schemes	For detailed comparative table of the aforesaid schemes, please click herehttps://www.growwmf.in/downloads/sid
Groww Aggressive Hybrid Fund	
Groww Multi Asset Allocation Fund	
Groww Arbitrage Fund	

G. HOW HAS THE SCHEME PERFORMED (if applicable)

Groww Arbitrage Fund			
Compounded Annualised Returns	**Scheme Returns % (Regular Plan)**	**Scheme Returns % (Direct Plan)**	**Benchmark Returns %**
Returns for last 1 year	NA	NA	NA
Returns for last 3 years	NA	NA	NA
Returns for last 5 years	NA	NA	NA
Returns since inception	2.19	2.51	2.93
Benchmark: Nifty 50 Arbitrage Index		Inception Date: 28 April 2026	
Data as on 30th September 2026			
Note: Since the scheme has not completed 6 months and hence 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 - https://www.growwmf.in/downloads/fact-sheet
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description - Not Applicable
iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited
iv. Functional website link to the respective addendums to the SID after the last update of SID – https://growwmf.in/downloads/addendum
v. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. - 5.20
vi. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (In Rs.)
	Concerned scheme's Fund Manager(s)	Units	NAV per unit	
1.	Mr. Paras Matalia	3193.428	10.2506	32,734.55
2.	Mr. Shashi Kumar	1036.568	10.2506	10,625.44
3.	Mr. Wilfred Gonsalves	827.081	10.2506	8,478.08

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

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

Group may invest in the Scheme. The details are provided on https://www.growwmf.in/statutory-disclosure/alignment-of-interest

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

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

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions including accrued expenses}}{\textbf{No. of Units outstanding under Scheme}}$$

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 of calculating the sale price

The price or NAV a unitholder is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to Clause 10.4.1.(a) of SEBI Master Circular, no entry load will be charged by the Scheme to the unitholders. Therefore, Sale / Subscription price = Applicable NAV.

Methodology of calculating the repurchase price

Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the Unitholders. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price.

Therefore, Repurchase / Redemption Price = Applicable NAV *(1 – Exit Load, if any)

For example, If the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 2% if redeemed before completion of 1 year from the date of allotment of units and the Unitholder redeems units before completion of 1 year, then the repurchase/redemption price will be:

= Rs. 10*(1-0.02)
= Rs. 9.80

The exit load of an open-ended mutual fund scheme shall not exceed three per cent of the Net Asset Value of the scheme.
As per Regulation 49 (3) of the SEBI (MF) Regulations, 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. The New Fund Offer expenses of the scheme were borne by the AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that expenses upto 2.10% of the daily net assets of the scheme may be charged 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 2.10
2.	registrar services for transfer of units sold or redeemed;	
3.	fees and expenses of trustees;	
4.	audit fees;	
5.	custodian fees;	
6.	costs related to investor communication;	
7.	costs of 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.	Investor Education and awareness program^	
11.	such other expenses as may be specified or approved by the SEBI.	
12.	Maximum Base expense ratio (BER) permissible under Regulation 66 (7)(c)	Upto 2.10

The aforesaid Base Expense Ratio (BER) is calculated based on the base slab of Assets Under Management (AUM) upto Rs. 500 crores. In case, if the AUM of the scheme exceeds Rs. 500 crores, the applicable BER slab as prescribed under the Regulations shall apply.

The AMC shall pay charges, commissions or fees related to distribution of mutual fund schemes in the manner as may be specified by SEBI from time to time.

The BER of the scheme shall be the aggregate of the expenses specified under sub – regulation (3),(4) and (5) of Regulation 66, excluding any statutory levy, if applicable, on such expenses and transaction cost as specified under sub regulation (10) of Regulation 66.

The BER shall be subject to following limits-

Slab rates	**First Rs. 500 Crores**	**Next Rs. 250 Crores**	**Next Rs. 1,250 Crores**	**Next Rs. 3,000 Crores**	**Next Rs. 5,000 Crores**	**Next Rs. 40,000 Crores**	**On Balance of the assets**
As a % of daily net assets as per Reg 66(7)c	2.10%	1.90%	1.60%	1.50%	1.40%	Expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof	0.95%

Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, shall not exceeding 0.06% of the value of trades in case of cash market transactions and 0.02% of the value of trades in case of derivative market transactions.
Any expense charges towards brokerage in excess of the aforesaid limits shall form part of the BER limit specified under sub-regulation (7) of Regulation 66.

Transaction costs incurred for the purpose of execution of trade mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

All statutory levies will be over and above the base expense ratio limits as defined in regulation 66(7).

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.
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.

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 2 basis points (i.e., 0.02%) on daily net assets of the scheme within the maximum limit of base expense ratio as specified under Regulation 66(7) for investor education, awareness and financial inclusion initiatives.
No pass back, either directly or indirectly, shall be provided by the Fund / the AMC / Distributors to the investors.

Illustration in returns between Regular and Direct Plan

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs,)	10,000	10,000
Returns before Expenses (Rs.)	1,200	1,200
Expenses other than Distribution Expenses (Rs.)	70	70

Distribution Expenses (Rs.)	130	-
Returns after Expenses at the end of the year (Rs.)	1,000	1,130
Returns (%)	10.00%	11.30%

*Distribution/Brokerage expense is not levied on Direct Plan

Notes:

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

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

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

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

All switches will be treated as redemption in the source scheme and subscription in the destination scheme, with the entry and exit load as may be applicable.

In accordance with the requirements specified by the paragraph 11.7 of SEBI Master Circular of Mutual Fund, no entry load will be charged for purchase/additional purchase/switches accepted by the Mutual Fund. Similarly, no entry load will be charged with respect to applications for registrations under the Systematic Investment Plan (SIP)/Systematic Transfer Plan (STP) accepted by the Mutual Fund.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit load (if any) charged to the unit holders by the Mutual Fund on redemption (including switch-out) of units shall

be credited to the respective scheme net of Goods & Services Tax. Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds.

Switches of following kind within the Scheme will also not attract any exit load - (i) switch from Direct Plan to Regular Plan; (ii) switch from Regular Plan to Direct Plan where the investment in Regular Plan is without a Distributor (ARN) code; (iii) within different Options (Income Distribution cum Capital Withdrawal /growth) of the same Plan (Direct/Regular) of the Scheme.

The Trustee / AMC reserves the right to introduce a Load and change the Load structure any time in future if they so deem fit on a prospective basis. The investor is requested to check the prevailing load structure of the scheme before investing.

In case of changes/modifications of load, the AMC will endeavor to do the following:

1. An addendum will be attached to the Scheme Information Documents and Key Information Memorandum. The same may be circulated to brokers/distributors so that the same can be attached to all SIDs and abridged SID in stock. Further the addendum will be sent along with a newsletter to unitholders immediately after the changes.
2. Arrangement will be made to display the changes/modifications in the SID in the form of a notice in all the official point of acceptance of transactions and distributor's/broker's office.
3. The introduction of the exit load along with the details may 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.
4. A public notice shall be given in respect of such changes in one English Daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head office of the Mutual Fund is situated.

SECTION II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

Risk associated with Equity and Equity Related Instruments:

Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, general decline in the Indian markets, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAVs of the Units issued under the Scheme may be adversely affected. Further, the Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities, including debt securities. Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however, the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme

to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Further, the volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalization stocks.

2. Risk associated with Fixed Income / Money Market Instruments:

Interest - Rate Risk

Fixed Income and Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. The extent of rise or fall in the price is a function of existing coupon, days to maturity, increase or decrease in the level of interest, credit quality, demand and supply. However, in case of Government securities credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system.

Liquidity or Marketability Risk

The ability of the Scheme to execute sale/purchase order is dependent on the liquidity or marketability. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances. Securities which are not quoted on the stock exchange(s) may be illiquid and can carry higher liquidity risk in comparison with securities which are listed on the stock exchange(s) and offer exit option to the investor including put option. The Scheme would invest in the securities which are not listed but offer attractive yields. This may however increase the risk of the portfolio.

Re-investment Risk
This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. 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 debt security. Consequently, the proceeds may get invested at a lower rate.

3. Risk Factor associated with investing in Securities Segment and Tri-party Repo trade settlement Clearing Corporation of India Ltd. ('CCIL') is providing clearing and settlement services, for Triparty Repo trades in Government Securities, under its Securities Segment. CCIL would act as a Central Counterparty to all the borrow and lend Triparty Repo trades received by it for settlement. CCIL would also be performing the role responsibilities of Triparty Repo Agent, in terms of Repurchase transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. CCIL would settle the Triparty Repo trades, in terms of its Securities Segment Regulations. The funds settlement of members is achieved by multilateral netting of the funds position in Triparty Repo with the funds position in Outright and Market Repo and settling in the books of RBI for members who maintain an RBI Current Account. In respect of other members, funds settlement is achieved in the books of Settlement Bank. Securities settlement for Triparty Repo trades shall be achieved in the Gilt Account of the Member maintained with CCIL. Securities obligation for outright and market repo trades shall be settled in the SGL / CSGL account of the Member with RBI. Groww Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the CCIL. Since all transactions of the Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL, it reduces the settlement and counterparty risks considerably for transactions in the said segments. To mitigate the potential losses arising in case any member defaults in settling the transactions routed through CCIL, CCIL maintains a Default Fund. CCIL shall maintain two separate Default Funds in respect of its securities segment, one to meet the losses airing out of any default by its members from outright and repo trades and other for meeting losses arising out of any default by its members from Triparty Repo trades. In case any clearing member fails to honor his settlement obligations, the Default Fund is

utilized to complete the settlement applying the Default Waterfall Sequence. As per the said waterfall mechanism, after the defaulter's margins and defaulter's contribution to default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution, if there is still a loss to be met, then contribution of non-defaulting members to Default Fund is utilized to meet the said loss. The Scheme is subject to the risk of losing initial margin and contribution to Default Fund in the event of failure of any settlement obligation. Further the Scheme's contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). Further, CCIL periodically prescribes a list of securities eligible for contribution as collaterals by members. Presently, all Central Government Securities and Treasury Bills are accepted as collaterals by CCIL. The above risk factor may undergo a change in case the CCIL notifies securities other than Government of India Securities as eligible for contributions as collateral.

4.Risks associated 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. The use of a derivative requires an understanding not only of the underlying instrument but also 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. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

5. Risks associated with Securities Lending

For Equity Instruments:

As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn cannot protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent any time before the maturity date of securities lending contract. However, this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme. Also, during the period the security is lent, the Fund will not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Scheme in the records of the Depository/issuer.

For Debt Instruments:

As with other modes of extensions of credit, 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 Scheme may not be able to sell such lent securities and this can lead to temporary illiquidity.

6. Risks associated with Short Selling

The Scheme may enter into short selling transactions, subject to SEBI and RBI Regulations. Short positions carry the risk of losing money and these losses may grow unlimited theoretically if the price of the stock increases without any limit. This may result in major loss to the Scheme. At times, the participants may not be able to cover their short

positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In additions, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

7.Risks associated with overseas investment

To the extent the assets of the scheme are invested in overseas financial assets, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances as well as the application to it of other restrictions on investment. In addition, country risks would include events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilisation of the overseas financial assets and the prevalent tax laws of the respective jurisdiction for execution of trades or otherwise.

Currency Risk: The fund may invest in overseas mutual fund / foreign securities as permitted by the concerned regulatory authorities in India. Since the assets will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes/fluctuations in the value of the foreign currencies relative to the Indian Rupee.

Country Risk: The Country risk arises from the inability of a country, to meet its financial obligations. It is the risk encompassing economic, social and political conditions in a foreign country, which might adversely affect foreign investors' financial interests.

8. Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the AMC has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

C. Risk Mitigation/Control Strategies:

Equity:

- Liquidity Risk: The fund will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.
- Concentration Risk: The scheme will endeavour to have a well-diversified equity portfolio comprising stocks across various sectors of the economy. This would aid in managing concentration risk and sector-specific risks. Generally, diversification across market cap segments also aids in managing volatility and ensuring adequate liquidity at all times.
- Derivatives Risk: The fund will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

Debt

- Interest Rate Risk: The Fund seeks to mitigate this risk by keeping the maturity of the scheme in line with the interest rate expectations.
- Reinvestment Risk: Reinvestment risks will be limited to the extent of coupons received on debt instruments, which

will be a very small portion of the portfolio value.

- Liquidity or Marketability Risk: Liquidity risk may be high on select securities due to duration and/or issue structure and/ or issuer-specific risk.

  Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

II. INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest –

Subject to the Regulations and the disclosures as made under the section "How the Scheme will allocate its Assets", the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- **Equity and Equity Related Instruments:**

- **Equity share** – Equity Share is a security that represents ownership interest in a company.

- **Equity Related Instruments** – are securities which give the holder of the security right to receive Equity Shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives, Units of Real Estate Investment Trust, right issue and such other instrument as may be specified by the SEBI from time to time.

- **Equity Derivatives** – are financial instruments, generally traded on an exchange, the price of which is directly dependent upon (i.e., "derived from") the value of equity shares or equity indices. Derivatives involve the trading of rights or obligations based on the underlying, but do not directly transfer property. The equity derivatives may take the following forms :-

-Futures: Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at a date and at an agreed price. SEBI has permitted futures contracts on indices and individual stocks with maturity of 1 month, 2 months and 3 months on a rolling basis. The futures contracts are settled on last Thursday (or immediately preceding trading day if Thursday is a trading holiday) of each month. The final settlement price is the closing price of the underlying stock(s)/index.

-Options: Option is a contract which provides the buyer of the option the right, without the obligation, to buy or sell a specified asset at the agreed price on or up to a particular date. Option contracts are of two types viz: (a) Call Option - The option that gives the buyer the right but not the obligation to buy specified quantity of the underlying asset at the strike price is a call option. (b) Put Option – The option that gives the buyer the right but not the obligation to sell is called put option.

- ADRs / GDRs issued by Indian company's subject to necessary regulatory requirements

- Foreign Equity and Equity Related Instrument

- **Debt & Money Market Instruments:**

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

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

- **Triparty Repo (TREPS) –** "Triparty repo" means a repo contract where a third entity (apart from the

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

- **Securities created and issued by the** Central and State Governments as may be permitted by RBI, with maturity less than 1 year.

- **Foreign/Overseas Securities -**The Scheme may also invest in suitable investment avenues in overseas financial markets for the purpose of diversification, yield enhancement and to benefit from potential foreign currency appreciation, commensurate with the Scheme objectives and subject to the provisions of Para 13.11 of SEBI Master Circular on Mutual Funds dated March 20,2026, as may be amended from time to time and any other requirements as may be stipulated by SEBI/RBI from time to time. Towards this end, the Mutual Fund may also appoint overseas investment advisors and other service providers, as and when permissible under the regulations: The Scheme may, in terms of its investment objectives with the approval of SEBI/RBI invest in following Foreign Securities:

i. ADRs/ GDRs issued by Indian or foreign companies;
ii. Equity of overseas companies listed on recognized stock exchanges overseas ;
iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas ;
iv. Money market instruments rated not below investment grade ;
ii. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds;
iii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities ;
iv. Short term deposits with banks overseas where the issuer is rated not below investment grade and
v. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in
    (a) aforesaid securities,
    (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or
    (c) permitted unlisted overseas securities (not exceeding 10% of their net assets).

1. As per Para 13.11 of SEBI Master Circular on Mutual Funds
1.1. Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion.
1.2. Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion.

The allocation methodology of the aforementioned limits shall be as follows:
2.1. In case of overseas investments specified at Para 1.1 above, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion. Further investments shall follow the norms for ongoing schemes as specified from time to time, which currently are, 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified at Para 1 above.

Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time. The overseas limits mentioned in Para 13.11 of SEBI Master Circular on Mutual Funds are soft limits. Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, interest rate futures / swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management. Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

- **Investments in units of mutual fund schemes** – Units of Overnight, Liquid, Money Market Funds or schemes having Macaulay duration less than 1 year of Groww Mutual Fund or of any other mutual fund
- Short selling and securities lending as permitted by SEBI from time to time

Any other instruments, as may be permitted by RBI / SEBI / such other Regulatory Authority, from time to time, subject to Regulatory approvals. The securities mentioned above could be listed or permitted unlisted, privately placed, secured or unsecured, rated or un-rated and of any maturity, as enabled under SEBI (MF) Regulations / circulars/ RBI. The securities may be acquired from primary market/ Initial Public Offer (IPO), secondary market operations, private placement or negotiated deals.

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?

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

1. Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. shall be subject to the following:
   a. Investments shall only be made in such instruments, including, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (MF) Regulations and various circulars issued thereunder.
   b. Exposure in such instruments, shall not exceed 5% of the net assets of the scheme.
   c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

2. The Mutual Fund under all its Scheme(s) shall not own more than 10% of any company's paid up capital carrying voting rights or 10% of units of REITs issued by a single issuer, as the case may be.

3. No mutual fund scheme shall invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any entity. Provided that, the limit of 10 per cent shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.

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

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

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

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

5. The Scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the management or in schemes under the management of any other asset management company shall not exceed 5% of the NAV of the mutual fund.

6. Pending deployment of funds of a scheme in securities in terms of investment objectives of the scheme a mutual fund can invest the funds of the scheme in short term deposits of scheduled commercial banks. The investment in these deposits shall be in accordance with Clause 13.7 of SEBI Master Circular of Mutual Fund.

7. The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase, redemption of units or payment of interest or dividend to the unitholders. Provided that the mutual fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

8. Inter scheme transfers of investments from one scheme to another scheme in the same Mutual Fund shall be allowed only if such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation - "Spot basis" shall have same meaning as specified by stock exchange for spot transactions. The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

Pursuant to Clause 10.13 of SEBI Master Circular of Mutual Fund, ISTs may be allowed in the following scenarios:

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

No IST of a security shall be done, if there is negative news or rumours in the mainstream media or an alert is generated about the security, based on internal credit risk assessment. The Scheme shall comply with the guidelines for inter-scheme transfers as specified under clause 10.13of SEBI Master Circular of Mutual Fund.

9. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities. The Scheme may engage in Securities lending and the borrowing which shall be within the framework specified by the SEBI.

10. The Scheme shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.

11. The Scheme shall not make any investment in:
a) Any unlisted security of an associate or group company of the Sponsor; or
b) Any security issued by way of private placement by an associate or group company of the sponsor; or
c) The listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

12. The scheme shall not make any investment in any fund of funds scheme.
13. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

14. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by SEBI, settle their transactions entered on or after January 15, 1998 only through dematerialized securities. Further, all transactions in government securities shall be in dematerialized form.

15. Pursuant to Clause 13.7 of SEBI Master Circular of Mutual Fund:-

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

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

• In accordance with clause 13.7.8 SEBI Master Circular of Mutual Fund, the aforesaid limits shall not be applicable to term deposits placed as margins for trading in cash and derivatives market.

16.Investments Limitations and Restrictions in Derivatives

In accordance with clause 8.5,8.6 and 13.15 of SEBI Master Circular for Mutual Funds dated March 20, 2026 of SEBI Master Circular of Mutual Fund, the following investment restrictions shall apply with respect to investment in Derivatives:
1 The cumulative gross exposure through equity, debt and derivative positions will not exceed 100% of the net assets of the scheme. However, cash or cash equivalents with residual maturity of less than 91 days shall be treated as not creating any exposure.
2 The Scheme shall not write options or purchase instruments with embedded written options.
3 The total exposure related to option premium paid shall not exceed 20% of the net assets of the scheme.
4 Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
b. Hedging positions shall not be taken for existing derivative positions. Exposure due to such positions shall be added and treated under gross cumulative exposure limits mentioned under Point 1.
c. Any derivative instrument used to hedge shall have the same underlying security as the existing position being hedged.
d. The quantity of underlying associated with the derivative position taken for hedging purposes shall not exceed the quantity of the existing position against which hedge has been taken.
5 The scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases shall not exceed the value of respective existing assets being hedged by the scheme.

In case of participation in IRS is through over the counter transactions, the counter party shall be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions shall not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under gross cumulative exposure limits mentioned under Point1. Apart from the investment restrictions prescribed under SEBI (MF) Regulations, the Fund does not follow any internal norms vis-a-vis limiting exposure to a particular scrip or sector etc.

17.Limit for investment in Foreign/Overseas Securities

1. As per Paragraph 13.11.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026:
1.1 Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion.
1.2 Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion. 2. The allocation methodology of the aforementioned limits shall be as follows:
2.1 In case of overseas investments specified at Para 1.1 above, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion. Subject to the limit specified in 1.1. and 1.2 above,
The Scheme shall not have an exposure of more than 20% of its net assets in foreign securities, subject to regulatory limits specified from time to time. Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the 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.

C. Fundamental Attributes

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

- Type of a scheme - An open ended scheme investing in arbitrage opportunities. No investment in InvITs permitted.

- Investment Objective

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

- Terms of Issue –

o **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 and Clause 1.9.2 of the SEBI Master Circular, the AMC shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s)/Option(s) thereunder or the trust or the fees and expenses payable or any other change which would modify the Scheme and the Plan(s)/Option(s) thereunder and affect the interest of the unit holders is carried out, unless:

a.written communication (including digital modes such as email/sms etc. about the proposed change is sent to each unit holder;
b. details, as specified by the Board, are appropriately displayed on the website of asset management company; and
c. unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

D. INDEX METHODOLOGY (FOR INDEX FUNDS, ETFS AND FOFS HAVING ONE UNDERLYING DOMESTIC ETF): Not Applicable

E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS (FOR ETFS): Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 14.5.1 of SEBI Master Circular of Mutual Fund– 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
Dividend/ Income Distribution cum Capital Withdrawal Policy (IDCW)	The Trustee will endeavor to declare IDCW under the IDCW Option, subject to availability of distributable surplus calculated in accordance with the Regulations. **IDCW distribution procedure:** In accordance with Chapter 12.5 of SEBI Master Circular of Mutual Fund, the procedure for IDCW distribution will be as follows: 1. Quantum of IDCW and record date shall be fixed by the Board of Trustees. IDCW so decided shall be paid, subject to availability of distributable surplus as on the date of declaration of IDCW. 2. Within 1 calendar day of the decision by the Board of Trustees, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where Head Office of the Mutual Fund is situated. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose name appear on the register of unit holders for receiving IDCWs. The Record Date will be 2 working days from the date of issue of notice.

	4. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any at the close of business hours on record date. 5. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by the Mutual Fund. 6. The payment of dividend to the unitholders shall be made within seven working days from the record date. Even though the asset portfolio will be common, the NAVs of the growth option and IDCW option in the Scheme will be distinctly different after declaration of the first IDCW to the extent of distributed income, applicable tax and statutory levy, if any, and expenses relating to the distribution of the IDCWs.
Allotment (Detailed procedure)	Not Applicable
Refund	Not Applicable
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible to apply for subscription to the units of the Scheme (subject to, wherever relevant, subscription to units of the Scheme being permitted under the respective constitutions and relevant statutory regulations): 1. Indian resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta of the HUF; 3. Minor through parent / legal guardian; 4. Partnership Firms and Limited Liability Partnerships (LLPs); 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 8. Mutual Funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Portfolio Investors (FPIs) and their subaccounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI; 15. Provident Funds, Pension Funds, Gratuity Funds and Superannuation Funds to the extent they are permitted; 16. Other schemes of Groww Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Trustee, AMC or Sponsor or their associates may subscribe to units under the Scheme; 18. Such other individuals /institutions/ body corporates etc., as may be decided by the AMC from time to time, so long as, wherever applicable, subject to their respective

	constitutions and relevant statutory regulations. The list given above is indicative and the applicable laws, if any, as amended from time to time shall supersede the list. Note: 1. Non Resident Indians (NRIs) and Persons of Indian Origin (PIOs) residing abroad / Foreign Institutional Investors (FIIs) have been granted a general permission by Reserve Bank of India under Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of the mutual funds subject to conditions set out in the aforesaid regulations. 2. It is expressly understood that at the time of investment, the investor/unitholder has the express authority to invest in units of the Scheme and the AMC / Trustee / Mutual Fund will not be responsible if such investment is ultra vires the relevant constitution. Subject to the 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 (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, etc. 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.	The Mutual Fund will be repurchasing (subject to completion of lock-in period, if any) and issuing units of the Scheme on an ongoing basis and hence the transfer facility is found redundant. Any addition / deletion of name from the folio of the Unit holder is deemed as transfer of Units. In view of the same, additions / deletions of names will not be allowed under any folio of the Scheme. The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission (transfer of units by operation of law) of Units and not transfer. Units of the Scheme held in demat form shall be freely transferable (subject to lock-in period, if any) and will be subject to transmission facility in accordance with the provisions of the SEBI (Depositories and Participants) Regulations, 2018 as amended from time to time. Also, when a person becomes a holder of the units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production/submission of such satisfactory evidence, which in its opinion is sufficient, effect the transfer, if the intended transferee is otherwise eligible to hold the units.

	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.	**<u>Applicable NAV for Purchases/Switch-ins</u>** 1. In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day – closing NAV of the day of receipt of application; 2. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund's account for utilization before cut off time of the next business day – the closing NAV of the next business day; 3. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund's account for utilization before cut off time on any subsequent business day – the closing NAV of such subsequent business day. The above cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day: 1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. 2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above. To enable early sighting of funds by the schemes, investors are

	requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC. 3. The provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic investments routes (viz, SIP, STP, DTP etc.) as may be offered by the Scheme from time to time. **Applicable NAV for Redemption/ Switch outs** a) Where the redemption transaction is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m, NAV of the same Business Day shall be applicable. b) Where the transaction is received after 3.00 p.m on any business day, NAV of the next Business Day is applicable. Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above. **Technical issues when transactions are processed through online facilities/ electronic modes:** The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of few seconds or upto 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Groww Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC	Ongoing: Rs.500 and in multiples of Re. 1 Switch-in amount: Rs.500 and in multiples of Re.1. The minimum subscription limits for new purchases/additional purchases will apply to each Option separately. **Minimum Redemption Amount**: The minimum redemption amount shall be Rs. 500 and in multiples of Re. 1 In case, if the investor wants to submit redemption in units, the value should be equivalent to the minimum redemption amount specified above as on the applicable NAV date and the units should be in multiples of 0.001. In case the available balance in folio is less than the minimum redemption amount/units, then the investor can submit a request for "All units/Full redemption" of the amount / units available in folio. If the redemption is received in "Units" or "Amount" and reported Units/Amount are more than available units/amount in the folio then it will be considered as full unit/amount redemption. Please note this will not be applicable for units under pledge and demat folios. The AMC reserves the right to change the minimum amounts for various purchase /

	redemption/ switch. Such changes shall only be applicable to transactions on a prospective basis
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. eCAS will be sent on or before 12th of the succeeding month and physical CAS will be sent on or before 15th of the succeeding month. However, if the investor wishes to opt for physical copy may request for the same. Half-yearly CAS shall be issued at the end of every six months (i.e. April and October). eCAS shall be sent on or before 18th day of succeeding month and physical CAS shall be sent on or before 21st day of succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. 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 15.3.1. of SEBI Master Circular of Mutual Fund
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirements and any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
Delay in payment of redemption /	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

repurchase proceeds/dividend	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 of Mutual Fund, 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 paragraph 15.13 of SEBI Master Circular of Mutual Fund, the following Process for Investments in the name of a Minor through a Guardian will be applicable: a. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. b. 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.

	c. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. d. AMCs shall build a system control at the account set up stage of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) on the basis of which, the standing instruction is suspended when the minor attains majority, till the status is changed to major. Please refer SAI for detailed process on investments made in the name of a Minor through a Guardian and Transmission of Units.

III. Other Details

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

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

Monthly 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 shall disclose the scheme portfolios as on the last day of the month within 10 days from the close of each month. Further, the Mutual Fund shall also disclose portfolio of the scheme on a fortnightly basis within 5 days from the end of the fortnight. The disclosure shall be on https://growwmf.in/statutory-disclosure/portfolio (Fortnightly/ Monthly), https://growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio (Half Yearly) and www.amfiindia.com. The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly scheme portfolio within 10 days from the close of each month / half-year respectively.
Half -Yearly Financial Results	The Mutual Fund and AMC shall within one month from the close of each half year i.e. 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. It will also be displayed on the website of the AMC (https://www.growwmf.in/financials/half-yearly-unaudited-financials-&-portfolio) and AMFI www.amfiindia.com
Annual Report	The Scheme wise annual report or an abridged summary thereof shall be mailed (emailed, where e-mail id is provided unless otherwise required) to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) and full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any. Scheme wise annual report shall also be displayed on the website of the AMC https://www.growwmf.in/financials/scheme-financials and Association of Mutual Funds in India www.amfiindia.com

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

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

after completing one year of holding)					

PIO: Person of Indian origin
NRI: Non-resident Indian
FII: Foreign Institutional investor
OCB: Overseas Corporate Body
Under section 112A of the Act, where long term capital gain exceeds Rs. 1,25,000/- tax is payable @ 12.50% plus applicable surcharge and cess (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.

Securities Transaction Tax (STT)

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

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

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

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

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

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.

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

For and on behalf of the Board of Directors of
Groww Asset Management Ltd.
Sd/-
Varun Gupta
Chief Executive Officer

Date: October 29, 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	KFIN Technologies Limited B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College

Nagar	(Uco 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.