

| Fields | SCHEME SUMMARY DOCUMENT                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------|--------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Fund Name                                        | Groww Gilt Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 2      | Option Names (Regular & Direct)                  | Direct - Growth Direct - IDCW (Payout) Direct - IDCW (Reinvestment) Regular - Growth Regular - IDCW (Payout) Regular - IDCW (Reinvestment)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 3      | Fund Type                                        | Open Ended                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 4      | Riskometer (At the time of Launch)               | Moderate Risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 5      | Riskometer (as on Date)                          | Moderate Risk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 6      | Category as Per SEBI Categorization Circular     | Income / Debt Oriented Schemes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7      | Potential Risk Class (as on date)                | A-III                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 8      | Description, Objective of the scheme             | The objective of the Scheme is to generate credit risk-free returns by predominantly investing in sovereign securities issued by the Central Government and/or State Government(s) and/or any security guaranteed by the Government of India, and/or reverse repos in such securities as per applicable RBI Regulations and Guidelines. The Scheme may also be investing in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.                                                                        |
| 9      | Stated Asset Allocation                          | Investing in Government of India Securities/ State Government Securities, Treasury Bills and Cash Management Bills across maturity - 80% to 100% & in Other Debt Securities and Money Market Instruments - 0% to 20%                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 10     | Face Value                                       | 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 11     | NFO Open Date                                    | 23 Apr 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 12     | NFO Close date                                   | 07 May 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 13     | Allotment Date                                   | 09 May 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 14     | Reopen Date                                      | 13 May 2025                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 15     | Maturity Date (For closed-end funds)             | NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 16     | Benchmark (Tier 1)                               | CRISIL Dynamic Gilt Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 17     | Benchmark (Tier 2)                               | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 18     | Fund Manager Name                                | Mr. Kaustubh Sule (Senior Fund Manager Fixed Income), Mr. Wilfred Gonsalves (Fund Manager & Dealer-Fixed Income)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 19     | Fund Manager Type (Primary/Comanage/Description) | Mr. Kaustubh Sule - Primary(Senior Fund Manager Fixed Income), Mr. Wilfred Gonsalves - Comanage (Fund Manager & Dealer-Fixed Income)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 20     | Fund Manager From Date                           | Mr. Kaustubh Sule - May 15, 2025, Mr. Wilfred Gonsalves - June 4, 2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 21     | Annual Expense (Stated maximum)                  | Regular 1.68, Direct 0.57                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 22     | Exit Load (if applicable)                        | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 23     | Custodian                                        | HDFC Bank Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 24     | Auditor                                          | S.R. Batliboi & Co. LLP                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 25     | Registrar                                        | Kfintech Technologies Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 26     | RTA Code (To be phased out)                      | GL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 27     | Listing Details                                  | NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 28     | ISINs                                            | INF666M01KK2 INF666M01KL0 INF666M01KM8 INF666M01KN6 INF666M01KO4 INF666M01KP1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 29     | AMFI Codes (To be phased out)                    | 153477 153502 153503 153504                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 30     | SEBI Codes                                       | GROW/O/D /GIL/25/03/0029                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 31     | Minimum Application Amount                       | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 32     | Minimum Application Amount in multiples of Rs.   | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 33     | Minimum Additional Amount                        | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 34     | Minimum Additional Amount in multiples of Rs.    | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 35     | Minimum Redemption Amount in Rs.                 | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 36     | Minimum Redemption Amount in Units               | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 37     | Minimum Balance Amount (if applicable)           | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 38     | Minimum Balance Amount in Units (if applicable)  | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 39     | Max Investment Amount                            | 999999999999                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 40     | Minimum Switch Amount (if applicable)            | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 41     | Minimum Switch Units                             | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 42     | Switch Multiple Amount (if applicable)           | 500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 43     | Switch Multiple Units (if applicable)            | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 44     | Max Switch Amount                                | 999999999999                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 45     | Max Switch Units (if applicable)                 | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 46     | Swing Pricing (if applicable)                    | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 47     | Side-pocketing (if applicable)                   | ----                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 48     | SIP SWP & STP Details: Frequency                 | SIP - Daily, Weekly, Monthly, Quarterly STP - Daily, Weekly, Monthly, Quarterly SWP - Monthly, Quarterly                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 49     | SIP SWP & STP Details: Minimum amount            | SIP - 100,100,500,500 ; STP-500,500,500,500 ; SWP : 500,1500                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 50     | SIP SWP & STP Details: In multiple of            | Re.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 51     | SIP SWP & STP Details: Minimum Instalments       | SIP - 180, 24, 12, 4 STP - 6,6,6,6 SWP - 12, 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 52     | SIP SWP & STP Details: Dates                     | SIP - Daily- Every Business Day/ Weekly-1st, 8th, 15th, & 22nd/Monthly & Quarterly-Any day between 1st to 28th STP - Daily - Every Business Day/Every Friday/Monthly & Quarterly-2,8,15,23 , Weekly - STPs can be initiated on any day from Monday to Friday, as per investor's choice.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. Monthly - Any date ( 1 to 28),Quarterly - Any date ( 1 to 28) & SWP - In case no date is selected by the investor, the default SWP date will be the 15th of every month.If 15th is a holiday, the SWP will be processed on the next business day. |
| 53     | SIP SWP & STP Details: Maximum Amount (if any)   | NA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |