
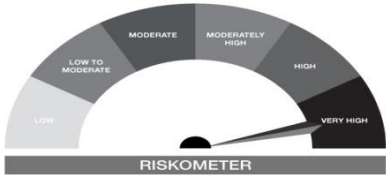


KEY INFORMATION MEMORANDUM

GROWW MULTICAP FUND

(An open-ended equity scheme investing across large-cap, mid-cap, and small-cap stocks)

| This product is suitable for investors who are seeking*: | Scheme Riskometer | Benchmark Riskometer (as applicable) |
|---|---|--|
| <ul style="list-style-type: none"> Investments in equity and equity-related instruments across large-cap, mid-cap and small-cap stocks Long-term capital growth |  <p style="text-align: center;">RISKOMETER</p> <p>Investor understands that their principal will be at Very High Risk</p> | <p>Nifty 500 Multicap 50:25:25 Index TRI</p>  <p style="text-align: center;">RISKOMETER</p> <p>The Benchmark is at Very High Risk</p> |

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

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

New Fund Offer Opens on: November 26, 2024

New Fund Offer Closes on: December 10, 2024

Scheme re-opens on: On or before December 24, 2024

The subscription list may be closed earlier by giving at least one day's notice in one daily newspaper, however the NFO period shall be open for minimum 3 working days. The Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the subscription list of the NFO period shall not be kept open for more than 15 days.

| | |
|--|---|
| 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 Tel: (011) 3025 2900 |
| Name of Trustee Name of Trustee Company | Groww Trustee Company 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 | 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra, Tele:+91 22 69744435 |
| Website | www.growwmf.in |

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.growwmf.in**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated October 22, 2024

| | | | |
|--|--|----------------|----------------|
| Investment Objective | To achieve long-term capital appreciation by predominantly investing in equity and equity-related instruments of large, mid and small-cap companies. However, there can be no assurance that the investment objective of the scheme will be realised | | |
| Asset Allocation Pattern of the scheme | Instruments | | |
| | Indicative allocations (% of total assets) | | |
| | | Minimum | Maximum |
| | Equity & Equity related instruments across large, mid and small cap companies | 75% | 100% |
| | - Equity & Equity related instruments of Large Cap companies* | 25% | 50% |
| | - Equity & Equity related instruments of Mid Cap companies* | 25% | 50% |
| | - Equity & Equity related instruments of Small Cap companies* | 25% | 50% |
| | Debt & Money market instruments# | 0% | 25% |
| | REITs and InvITs | 0% | 10% |
| | <p>*Definition of Large Cap, Mid Cap and Small Cap Companies:</p> <ul style="list-style-type: none"> • Large Cap Companies shall be 1st -100th company in terms of full market capitalization; • Mid Cap Companies shall be 101st -250th company in terms of full market capitalization; and • Small Cap Companies shall be 251st company onwards in terms of full market capitalization as per the list prepared by AMFI <p>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).</p> <p>Subject to SEBI (MF) Regulations, 1996 and in accordance with Clause 12.11 in SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on Securities Lending Scheme, and framework for short selling and borrowing and lending of securities, the Scheme intends to engage in Stock Lending.</p> <p>#Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>In line with Para 4.5 of SEBI Master circular, Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets which includes Cash, Government Securities, T-bills and Repo on Government Securities.</p> <p>The Scheme shall adhere to the following limits should it engage in Stock Lending:</p> <p>(a) Not more than 20% of the net assets can generally be deployed in Stock Lending</p> <p>(b) Not more than 5% of the net assets can generally be deployed in Stock Lending to any single approved intermediary i.e. broker.</p> <p>The Scheme does not intend to undertake/ invest/ engage in</p> | | |

- Debt Instruments with special features (AT 1 and AT 2 Bonds)
- Debt Instruments with SO/CE
- Structured obligation/Credit enhancements
- Short selling
- Credit default swap
- Unrated Debt instruments

The cumulative gross exposure to equity, derivatives, debt instruments and money market instruments will not exceed 100% of the net assets of the scheme in accordance with Clause 12.24 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

The Scheme may use derivatives for such purposes as may be permitted by the 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 50% of net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. SEBI vide letter dated November 3, 2021 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days. In accordance with Clause 3.4 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the underlying index shall comply with the portfolio concentration norms as prescribed.

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

ADR/GDR/Foreign securities/Overseas ETFs up to 20% of the Net Assets. Investments in ADR/GDR and foreign securities would be as per paragraph 12.19 of the Master Circular. The scheme may invest in foreign securities upto 20% of the Equity net assets of the scheme. This Scheme seeks to invest an amount of US \$ 5 million each in overseas securities and overseas ETFs, subject to guidelines laid down by SEBI in Clause 12.19 of the SEBI Master Circular dated June 27, 2024 for Mutual Funds. Further, the said limits shall be valid for a period of six months from the date of closure of NFO. Post completion of the six months, the relevant provisions of the aforesaid SEBI Master Circulars dated June 27, 2024 shall be applicable.

The Debt Securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation. Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of Clause 12.16 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

Further, the Scheme may, for meeting liquidity requirements invest in units of money market/liquid schemes of Groww Mutual Fund and/or any other mutual fund provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund in accordance with Clause 4 of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996. The AMC shall not charge any investment management fees with respect to such investment.

Investments in Scheme by AMC, Sponsor & Associates

Subject to the Regulations, the AMC and investment companies managed by the Sponsor(s), their associate companies and subsidiaries may invest either directly or indirectly, in the Scheme during the NFO and/or on ongoing basis. However, the AMC shall not charge any investment management fee on such investment in the Scheme, in accordance with sub-regulation 3 of Regulation 24 of the Regulations and shall charge fees on such amounts in future only if the SEBI Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable regulations and also in accordance with Clause 6.11 of SEBI Master Circular S SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 regarding minimum number of investors in the Scheme. In terms of SEBI notification dated August 5, 2021 and as per Regulation 25, sub-regulation 16A of SEBI (Mutual Funds) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. In case of NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

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

| Sl. no | Type of Instrument | Percentage of exposure | Circular references* |
|---------------|--|-------------------------------|--|
| 1. | Securities Lending | 20% | Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| 2. | Equity Derivatives for non- hedging purposes | 50% | Paragraph 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| 3. | Securitized Debt | 0% | Paragraph 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| 4. | Overseas Securities | 20% | Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| 5. | ReITS and InVITS | 10% | Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| 6. | AT1 and AT2 Bonds | 0% | Paragraph 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| 7. | Any other instrument | 0% | - |

Rebalancing due to passive breach

| | |
|---------------------|--|
| | <p>Further, as per para 2.9 of SEBI Master Circular dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation 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 dated June 27, 2024.</p> <p>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 SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021; 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 business 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.</p> |
| Investment Strategy | <p>The investment objective of the Scheme is to generate long term capital appreciation by actively investing in equity and equity related securities of large cap, mid cap and small cap companies. There will be no style or market cap bias in the investment strategy. We aim to adapt and invest according to market conditions</p> <p>The investment horizon of the investments will be 5+ years</p> <p>A combination of top-down and bottom-up approaches to stock selection. Stocks in large caps will be selected using more of a top-down approach and stocks within mid and small caps will be selected using more of a bottom-up approach. We will be extremely flexible and adaptive while investing the leftover 25% after investing a minimum of 25% each in large, mid and small caps.</p> <p>The list of stocks would be as per the list published by AMFI in accordance with the said circular and updated on half yearly basis.</p> <p>(Detailed definition and applicable regulations/guidelines for each instrument is included in Section II)</p> <p>Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> <p>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.</p> <p>For detailed derivative strategies, please refer to SAI.</p> <p>Portfolio Turnover Policy</p> |

| | <p>Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. Portfolio turnover in the scheme will be a function of market opportunities. The scheme is open-end scheme. It is expected that there would be a number of subscriptions and repurchases on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to optimise portfolio turnover to optimise risk adjusted return keeping in mind the cost associated with it. A high portfolio turnover rate is not necessarily a drag on portfolio performance and may be representative of arbitrage opportunities that exist for securities held in the portfolio rather than an indication of change in AMC's view on a security etc. However, the AMC will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.</p> | | | | | | | | | | | | | | | | | | | | |
|-----------------------------------|---|--------------------------------|---------------------------------------|--------------------------------|-----------------------------|----|---------------|---------------|-------------|----|---------------|--------|-------------|----|---------------|--------------|-------------|----|-----------|--------|-------------|
| <p>Risk Profile of the Scheme</p> | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> 1. Risk associated with Equity and Equity Related Instrument 2. Risk associated with Fixed Income and Money Market Instruments 3. Risks associated with investing in Derivatives 4. Risks associated with Short Selling 5. Risk Factors with respect to Imperfect Hedging Using Interest Rate 6. Risks associated with overseas investment 7. Risk factors associated with processing of transaction through Stock Exchange Mechanism <p>For details on risk factors and risk mitigation measures, please refer SID.</p> | | | | | | | | | | | | | | | | | | | | |
| <p>Plans/Options</p> | <p>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 Multicap Fund - Direct Plan”. Treatment for investors based on the applications received is given in the table below:</p> <p>Investors should also indicate “Direct” in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:</p> <table border="1" data-bbox="584 1765 1425 2132"> <thead> <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> </thead> <tbody> <tr> <td>1.</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2.</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3.</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4.</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> </tbody> </table> | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1. | Not mentioned | Not mentioned | Direct Plan | 2. | Not mentioned | Direct | Direct Plan | 3. | Not mentioned | Regular Plan | Direct Plan | 4. | Mentioned | Direct | Direct Plan |
| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | |
| 1. | Not mentioned | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | |
| 2. | Not mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | |
| 3. | Not mentioned | Regular Plan | Direct Plan | | | | | | | | | | | | | | | | | | |
| 4. | Mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | |

| | <table border="1"> <tr> <td>5.</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6.</td> <td>Direct</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7.</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> <tr> <td>8.</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> <tr> <td>9.</td> <td></td> <td></td> <td></td> </tr> </table> <p>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.</p> <p>**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</p> | 5. | Direct | Not mentioned | Direct Plan | 6. | Direct | Regular Plan | Direct Plan | 7. | Mentioned | Regular Plan | Regular Plan | 8. | Mentioned | Not mentioned | Regular Plan | 9. | | | |
|--|---|---|---------------------|---------------|---|--|---|--------------|-------------|----|-----------|--------------|--------------|----|-----------|---------------|--------------|----|--|--|--|
| 5. | Direct | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | |
| 6. | Direct | Regular Plan | Direct Plan | | | | | | | | | | | | | | | | | | |
| 7. | Mentioned | Regular Plan | Regular Plan | | | | | | | | | | | | | | | | | | |
| 8. | Mentioned | Not mentioned | Regular Plan | | | | | | | | | | | | | | | | | | |
| 9. | | | | | | | | | | | | | | | | | | | | | |
| Applicable NAV (after the scheme opens for subscriptions and redemptions) | <p>For Purchase/ Redemption directly from the fund on any business day:</p> <p>a) Upto 3.00 p.m. on a business day, the NAV of such business day. b) After 3.00 p.m. on a business day, the NAV of the following business day.</p> <p>Switches are not allowed under the Scheme</p> <p>Switch: During the NFO period (Only from schemes in which switch facility is available) of the Mutual Fund. The switch request will only be taken in amount which has to be for a Minimum Purchase Value of Rs. 500/- and in multiples of Re. 1/-. A switch has the effect of redemption from one scheme/plan/option and a purchase in the other scheme/plan/option to which the switching has been done and accordingly the exit load shall be applicable, if any. The price at which the units will be switched-out will be based on the redemption price of the scheme from which switch-out is done and the proceeds will be invested into the scheme at the NFO Price. The balance amount if any, will be refunded to the investor.</p> <p>Minimum Redemption Amount: The minimum redemption amount shall be Rs. 500 or ‘any number of units’ as requested by the investor at the time of redemption request 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 6.10 of SEBI Master Circular dated June 27, 2024, as amended from time to time.</p> | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Amount/ Number of Units | <table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Redemption</th> </tr> </thead> <tbody> <tr> <td>Rs 100 and in multiples of Re. 1/- thereafter</td> <td>Rs. 100 per application and in multiples of Re. 1 thereafter</td> <td>The minimum redemption amount shall be Rs. 500 or ‘any number of units’ as requested by the investor at the time of redemption request.</td> </tr> </tbody> </table> | Purchase | Additional Purchase | Redemption | Rs 100 and in multiples of Re. 1/- thereafter | Rs. 100 per application and in multiples of Re. 1 thereafter | The minimum redemption amount shall be Rs. 500 or ‘any number of units’ as requested by the investor at the time of redemption request. | | | | | | | | | | | | | | |
| Purchase | Additional Purchase | Redemption | | | | | | | | | | | | | | | | | | | |
| Rs 100 and in multiples of Re. 1/- thereafter | Rs. 100 per application and in multiples of Re. 1 thereafter | The minimum redemption amount shall be Rs. 500 or ‘any number of units’ as requested by the investor at the time of redemption request. | | | | | | | | | | | | | | | | | | | |
| Despatch of Redemption Request | Redemption: Within 3 working days of the receipt of the redemption request at the authorised centre of the Groww Mutual Fund | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | Nifty 500 Multicap 50:25:25 Index TRI: | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy | The Scheme does not offer any Plans/Options for investment. The AMC/Trustee reserve the right to introduce Option(s) as may be deemed appropriate at a later date. | | | | | | | | | | | | | | | | | | | | |

| Name of the Fund Manager | Mr. Anupam Tiwari | | | | | | | | | | | | | |
|---|--|--------------|-----------------------|---|------------|-------------|------------|----------------|----------|--|---|---|---|-----------------------------------|
| Name of the Trustee Company | Groww Trustee Limited | | | | | | | | | | | | | |
| Performance of the scheme : | This scheme is a new scheme and does not have any performance track record. | | | | | | | | | | | | | |
| Additional Scheme Related Disclosures | <p>i. Scheme's portfolio holdings - Not Applicable as this is a new scheme</p> <p>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</p> <p>iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. – This will be updated on our website www.growwmf.in</p> <p>iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed. - Not Applicable as this is a new scheme</p> <p>v. Aggregate investment in the Scheme by: Not Applicable as this is a new scheme</p> <p>For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI</p> | | | | | | | | | | | | | |
| Expenses of the scheme | <p>New Fund Offer Period: November 26, 2024 to December 10, 2024</p> <p>Continuous offer Period: Scheme re-opens for continuous sale and repurchase on or before December 24, 2024</p> | | | | | | | | | | | | | |
| Load Structure | <p>Entry load : Not Applicable</p> <p>Exit load: a) 1% if redeemed/ switched out within 1 year from the date of allotment. b) NIL, if redeemed/ switched out after 1 year from the date of allotment.</p> <p>CDSC (if any):Nil</p> <p>Entry load : Nil</p> <p>Exit load :Nil</p> <p>CDSC (if any):Nil</p> | | | | | | | | | | | | | |
| Recurring expenses | <p>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed 2.25% of the Scheme's daily net assets:</p> <p>The total fees and expenses for operating the scheme as listed hereunder would be 2.25% of the daily net assets which includes expenses towards management fees, commission, marketing expense and other expense relating to operating the scheme.</p> <p>Estimated Recurring Expenses:</p> <table border="1"> <thead> <tr> <th>Expense Head</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="11">Upto 2.25%</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit fees</td> </tr> <tr> <td>Custodian fees</td> </tr> <tr> <td>RTA Fees</td> </tr> <tr> <td>Marketing & Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and Income Distribution cum Capital Withdrawal redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> </tbody> </table> | Expense Head | % of daily Net Assets | Investment Management and Advisory Fees | Upto 2.25% | Trustee fee | Audit fees | Custodian fees | RTA Fees | Marketing & Selling expense incl. agent commission | Cost related to investor communications | Cost of fund transfer from location to location | Cost of providing account statements and Income Distribution cum Capital Withdrawal redemption cheques and warrants | Costs of statutory Advertisements |
| Expense Head | % of daily Net Assets | | | | | | | | | | | | | |
| Investment Management and Advisory Fees | Upto 2.25% | | | | | | | | | | | | | |
| Trustee fee | | | | | | | | | | | | | | |
| Audit fees | | | | | | | | | | | | | | |
| Custodian fees | | | | | | | | | | | | | | |
| RTA Fees | | | | | | | | | | | | | | |
| Marketing & Selling expense incl. agent commission | | | | | | | | | | | | | | |
| Cost related to investor communications | | | | | | | | | | | | | | |
| Cost of fund transfer from location to location | | | | | | | | | | | | | | |
| Cost of providing account statements and Income Distribution cum Capital Withdrawal redemption cheques and warrants | | | | | | | | | | | | | | |
| Costs of statutory Advertisements | | | | | | | | | | | | | | |

| | |
|--|-------------------|
| Cost towards investor education & awareness (at least 1 bps) (as per paragraph 10.1.16 of SEBI Master circular for Mutual Funds dated June 27, 2024) | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp. | |
| Goods & Services Tax/ goods and services tax on expenses other than investment and advisory fees | |
| Goods & Services Tax/ goods and services tax on brokerage and transaction cost | |
| Other Expenses | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) | Upto 2.25% |
| Additional expenses under regulation 52 (6A) (c) | Nil |
| Additional expenses for gross new inflows from specified cities* | Upto 0.30% |

*SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023, and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMC's to keep B-30 incentive structure in abeyance till further notice.

^ In terms of paragraph 10.1.16 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC / Mutual Fund shall annually set apart at least 1 basis points (i.e., 0.01%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

@ Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12 per cent of the value of trades of cash market transactions and 0.05 per cent of the value of trades of derivative market transactions. Thus, in terms of paragraph 10.1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024, it is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades of cash market transactions and 0.05 per cent of the value of trades of derivative market transactions. Any payment towards brokerage and transaction costs (including Goods & Services Tax, if any) incurred for the execution of trades, over and above the said 0.12 per cent for cash market transactions and 0.05 per cent of the value of trades of derivative market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

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

The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations. Annual recurring expenses of the Scheme, (including the investment and advisory fees without any sub limit) as a % of daily net assets will be subject to following limit:

The AMC shall adhere provisions of SEBI Circular dated October 22, 2018 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses.

Annual recurring expenses of the Scheme, (including the investment and advisory fees without any sublimit) as a % of daily net assets will be subject to following limit:

| 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 | Balance |
|----------------------|---------------------|-----------------------|-----------------------|-----------------------|---|---------|
| 2.25% | 2.00% | 1.75% | 1.60% | 1.50% | TER reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof | 1.05% |

In addition to TER within the limits specified under regulation 52 (6) of the Regulations, towards investment & advisory fees as specified under regulation 52(2) of the Regulations and/or towards recurring expenses as specified under 52(4) of the Regulations. **However, such additional expenses will not be charged if exit load is not levied / not applicable to the Scheme.**

Additional Distribution Expenses in case of new inflows from specified cities
In addition to total expenses ratio (TER) as specified above, the AMC will charge expenses not exceeding 0.30% of daily net assets if the new inflows in the Scheme from such cities, as specified by SEBI from time to time, are at least:

- (i) 30% of gross new inflows in the Scheme, or;
- (ii) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.

In case, inflows from such cities is less than the higher of (i) or (ii) of above, such expenses on daily net assets of the Scheme will be charged on proportionate basis in accordance with para 10.1.3 of SEBI Master Circular dated June 27, 2024.

The additional expenses on account of inflows from such cities charged will be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment.

The additional expenses charged in case of inflows from such cities will be utilized for distribution expenses incurred for bringing inflows from such cities.

The additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged upto 30 basis points on daily net assets of the Scheme based on inflows only from retail investors beyond Top 30 cities (B 30 cities). Inflows of amount upto Rs. 2,00,000 per transaction by individual investors shall be considered as inflows from retail investors Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

- a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from

the books of the AMC, its associates, sponsor, trustee or any other entity through any route.

Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.

- b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfront of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
- c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
- d. No pass back, either directly or indirectly, shall be given 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.) | 1,500 | 1,500 |
| Expenses other than Distribution Expenses (Rs.) | 150 | 150 |
| Distribution Expenses (Rs.) | 50 | - |
| Returns after Expenses at the end of the year (Rs.) | 1,300 | 1,350 |
| Returns (%) | 13.00% | 13.50% |

TER for the Segregated Portfolio

- The AMC will not charge investment and advisory fees on Segregated Portfolio. However, TER (excluding the investment and advisory fees) may be charged, on a pro-rata basis only upon recovery of the investments in Segregated Portfolio.
- The TER levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the Main Portfolio (in % terms) of the scheme(s) during the period for which Segregated Portfolio was in existence.
- The legal charges related to recovery of the investments of the Segregated Portfolio may be charged to the Segregated Portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the Main Portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.

The costs related to Segregated Portfolio shall in no case be charged to the Main Portfolio

Disclosure on Goods & Services Tax:

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense. Further, with respect to Goods & Services Tax on other than management and advisory fees:

- Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme.
- Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

| | |
|---|--|
| | <p>For the actual current expenses being charged to the Scheme, the investor should refer to the website of the mutual fund www.growwmf.in (Home>Total Expense Ratio of Mutual Fund Schemes). Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.</p> <p>As per the Regulations, the total recurring expenses that can be charged to the Scheme in this Scheme information document shall be subject to the applicable guidelines. The total recurring expenses of the Scheme, will, however, be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.</p> |
| Tax treatment for the Investors (Unitholders) | Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor. |
| Daily Net Asset Value (NAV) Publication | The AMC shall update the NAVs on the website of the Mutual Fund https://www.growwmf.in/ and on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 11.00 p.m. on every Business Day. |
| For Investor Grievances please contact | <p>The investors are requested to take note that, pursuant to SEBI Circular no. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/145 dated July 31, 2023, read along with circular dated August 04, 2023, a common Online Dispute Resolution Portal (“ODR Portal”) has been introduced to provide investors / unit holders with a mechanism to redress their grievances.</p> <p>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 as follows: https://smartodr.in/login</p> <p>KFin Technologies Ltd. Selenium, Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad- 500032.</p> <p>Investors can enquire about NAVs, Unit Holdings, Valuation, IDCWs, etc. or lodge any service request at 8050180222 or the investor care number +91 22 69744435 of the AMC.</p> <p>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.</p> <p>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.</p> <p>Investors can also address their queries to the below details:</p> <p>Investor Support Number – 8050180222 Investor Support Email Id – support@growwmf.in</p> <p>Incase investor’s query is not resolved satisfactorily, then he/she can address the query to the Investor Relations Officer:</p> <p>Mr. Krishnam Thota (Investor Relations Officer) Corporate Office - 1202A - 12A Floor, One World Centre, Lower Parel, Mumbai – 400013, Maharashtra, Tele-+91 22 69744435 Email: iro@growwmf.in</p> |

Unitholders' Information

Portfolio / Financial Results: 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 within one month of the close of each half year i.e., 31st March and 30th September, upload the soft copy of its unaudited financial results containing the details specified in Regulation 59 on its website and shall publish an advertisement disclosing uploading of such financial results on its website, in one English newspaper having nationwide circulation and in one regional newspaper circulating in the region where the head office of the Mutual Fund is situated.

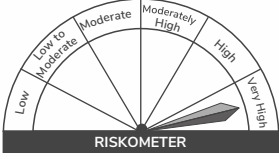
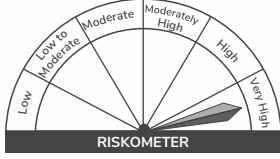
Further, the mutual fund shall also disclose the debt and money market securities transacted (including inter scheme transfers) in schemes portfolio on daily basis with a time lag of 15 days.

The Mutual Fund shall disclose the scheme portfolios as on the last day of the month/ as on the last day of every half year ended March and September within 10 days from the close of each month / half-year respectively. 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 www.growwmf.com 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 and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.

Mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Annual Report: As required by the SEBI Regulations, the Fund will mail the scheme wise annual report or an abridged summary thereof to all the unitholders as soon as practical after 31st March each year but not later than four months thereafter, as the Trustee may decide. In case of unitholders whose e-mail addresses are available with the Mutual Fund, the annual report or the abridged summary, as the case may be, would only be sent by email and no physical copies would be mailed to such unitholders. However, those unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide the same at nominal price. For the rest of the investors, ie whose email addresses are not available with the mutual fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have opted-in to receive physical copies. The AMC shall display link of the Scheme annual reports or abridged summary prominently on the Fund's website and AMFI website and make the physical copies available to the investors at its registered office at all times.

NFO Opening Date : 26th November 2024 NFO Closing Date : 10th December 2024
Scheme Re-opens for continuous sale and repurchase on or before 24th December 2024

| | | |
|--|---|--|
| This product is suitable for investors who are seeking* | Scheme Riskometer | Benchmark Riskometer - Nifty 500 Multicap 50:25:25 Index TRI |
| <ul style="list-style-type: none"> Investments in equity and equity-related instruments across large-cap, mid-cap and small-cap stocks Long-term capital growth |  <p>RISKOMETER Investors understand that their principal will be at Very High Risk</p> |  <p>RISKOMETER The Benchmark Risk-o-meter is at Very High Risk</p> |
| <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> <p># The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.</p> | | |

DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9, 10 & 17)

| Distributor ARN Code | Sub Distributor ARN | Sub Agent Code /Bank Branch Code/ Internal Code | *Employee Unique Identification Number (EUIIN) | RIA Code** |
|----------------------|---------------------|---|--|------------|
| ARN-(ARN stamp here) | ARN- | | | |

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

1. INVESTOR'S FOLIO NUMBER

(If you have an existing folio number with KYC validated, please mention the number here, enter your name in section 4 & proceed to section 8 to provide FATCA/Additional KYC details. If these details are already provided please proceed to Section 10. Mode of holding will be as per existing folio number.)

2. UNITHOLDING OPTION - Demat Mode Physical Mode These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. XI.

Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

| | | | |
|--------|---------------|-----|---|
| (NSDL) | DP ID No. | I N | Beneficiary Account No. |
| (CDSL) | Target ID No. | | (NSDL) National Securities Depository Limited (CDSL) Central Depository Securities Limited |

Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)

3. GENERAL INFORMATION

^MODE OF HOLDING : [Please tick(✓)] Single Joint (Default) Any one or Survivor

4. FIRST APPLICANT DETAILS

NAME^ Mr. / Ms. / M/s. FIRST MIDDLE LAST

PAN / PEKRN^** OR CKYC Id^** Date of Birth Or Incorporation (Mandatory in case of Minor) DDMMYY

Name of Guardian if first applicant is minor / Contact Person for non individuals Mr. / Ms.

| | |
|---|---|
| Guardian's Relationship with Minor <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed Guardian | Proof of Birth Date and Guardian's Relationship with Minor <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others (please specify) |
|---|---|

STATUS^: Resident Individual Sole Proprietor Company Trust Society Bank FI FII
 NRI/ PIO/ OCI Minor through Guardian Body Corporate AOP Partnership Firm FPI (as and when applicable) Others (please specify)

Note: In case First Applicant is Non Individual please attach FATCA, CRS & UBO Self Certification Form (Ref Ins No. XIV) **In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant prior to investing in Groww Mutual Fund. Refer instruction no.II. 5, 6 & X

5. SECOND AND THIRD APPLICANT DETAILS

| | NAME^ | PAN / PEKRN^** | CKYC Id^** | STATUS^ |
|------------------|-----------------|----------------|------------|---|
| SECOND APPLICANT | Mr./ Ms. / M/s. | | | <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI |
| THIRD APPLICANT | Mr./ Ms. / M/s. | | | <input type="checkbox"/> Resident Individual <input type="checkbox"/> NRI |



ACKNOWLEDGMENT SLIP (Please retain this slip)

To be filled in by the investor.

APP No.:

Time Stamp & Date of receiving office

Received From Mr/Ms/M/s :

Scheme Name : Groww Multicap Fund Plan: Option:

Payment Details Amount ₹ Instrument No. Date Drawn on Bank

6. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. VII & IX)

Correspondence Address** (P.O. Box is not sufficient) **Please note that your address details will be updated as per your KYC records with CKYC / KRA

| | | | | | | | | | | | | | | | | | | | |
|---|--|----------|--|--|-------------|--|--|------------|--|---------|----------------|--|--|--|----------|--|--|--|--|
| City/ Town | | | | | State | | | | | Country | | | | | Pin Code | | | | |
| Overseas Address (Mandatory for NRI / FPI Applicants) | | | | | | | | | | | | | | | | | | | |
| City/ Town | | | | | State | | | | | Country | | | | | Pin Code | | | | |
| Tel. (Res.) | | STD Code | | | Tel. (Off.) | | | Mobile No. | | | (Country Code) | | | | | | | | |

| | Mobile No. | Mobile No. provided pertains to | Email ID | Email ID provided pertains to |
|------------------|------------|---|----------|---|
| FIRST APPLICANT | | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor | | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor |
| SECOND APPLICANT | | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor | | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor |
| THIRD APPLICANT | | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor | | <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent children <input type="checkbox"/> Dependent Siblings <input type="checkbox"/> Dependent Parents <input type="checkbox"/> A Guardian in case of a minor |

Investors providing Email Id would mandatorily receive E - Statement of Accounts in lieu of physical Statement of Accounts and the annual report or abridged summary on email. Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. I wish to receive scheme wise annual report or abridged summary through Physical mode (Applicable only for investors who have not specified the email id)

7. BANK ACCOUNT DETAILS

| | | | | | | | | | | | | | | | | |
|--------------|--|--|--|-----|--|--|--|-----------|---------------------|--|-------------------------|----------------------------------|----------------------------------|------------------------------|------------------------------|-------------------------------|
| Name of Bank | | | | | | | | | | | Bank Branch | | | | | |
| Account No. | | | | | | | | | | | Account Type . Type (✓) | <input type="checkbox"/> Savings | <input type="checkbox"/> Current | <input type="checkbox"/> NRO | <input type="checkbox"/> NRE | <input type="checkbox"/> FCNR |
| Branch City | | | | PIN | | | | IFSC Code | For Credit via RTGS | | | MICR Code | 9 Digit For Credit via NEFT | | | |

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account. Please enclose a cancelled cheque leaf of this Bank in case your investment cheque is not from this account, else bank details of investment cheque shall be updated for payout

8. FATCA and CRS DETAILS

For Individuals (Mandatory) Non Individual Investors should mandatorily fill separate FATCA/CRS details form

Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

| Details | Country #^** | Tax Payer Ref. ID No [%] | Identification Type | Country of Birth^** | Country of Nationality^** |
|-------------------------------|--------------|-----------------------------------|---------------------|---------------------|---------------------------|
| Sole/First Applicant/Guardian | | | | | |
| Second Applicant | | | | | |
| Third Applicant | | | | | |

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. [%]In case Tax Identification Number is not available, kindly provide its functional equivalent To also include USA, where the individual is a citizen/ green card holder of USA.

| Occupation details for | 1st Applicant | 2nd Applicant | 3rd Applicant | Guardian | Gross Annual Income Range (in ₹) | 1st Applicant | 2nd Applicant | 3rd Applicant | Guardian |
|-------------------------|---------------|---------------|---------------|----------|--|---------------|---------------|---------------|----------|
| Private Sector | | | | | Below 1 lac | | | | |
| Public Sector | | | | | 1-5 lac | | | | |
| Government Service | | | | | 5-10 lac | | | | |
| Business | | | | | 10-25 lac | | | | |
| Professional | | | | | 25 lac- 1 cr | | | | |
| Agriculturist | | | | | 1 -5 cr | | | | |
| Retired | | | | | 5 - 10 cr | | | | |
| Housewife | | | | | > 10 cr | | | | |
| Student | | | | | OR Network in ₹ (Mandatory for Non Individual) (not older than 1 year) | as on | as on | as on | as on |
| Others (Please specify) | | | | | | DDMMYYYY | DDMMYYYY | DDMMYYYY | DDMMYYYY |

| PEP DETAILS^** | 1st Applicant | 2nd Applicant | 3rd Applicant | Guardian |
|--|---------------|---------------|---------------|----------|
| Are you a Politically Exposed Person (PEP)^** | | | | |
| Are you related to a Politically Exposed Person (PEP)^** | | | | |

**In case First Applicant is Minor then details of Guardian will be required. ^Mandatory for all type of Investors.

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Groww Mutual Fund/ Groww Asset Management Ltd. in case of any change.

9. DECLARATION OF NPO (For Trusts / Society)

- We are falling under “Non-Profit Organization” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013). Yes No
- If yes, please quote Registration No. of Darpan portal of Niti Aayog.

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

10. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form) (Refer instruction no. IV) OTM facility is available to investors who have Invest Easy facility registered with GMF.

Scheme Groww Multicap Fund Plan _____
(Refer Instruction No. I-10) (For Product Labeling please refer last page of application form) (If you wish to invest in Direct Plan please mention Direct Plan against the scheme name)

| Option | Mode of Payment |
|--|--|
| <input type="checkbox"/> Growth^^ <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option Frequency of Income Distribution cum capital withdrawal option _____ | <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> OTM Facility <input type="checkbox"/> RTGS / NEFT LEI No. <input type="text"/> Valid Upto: <input type="text"/> |

[Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest]

| Investment Amount (₹) | DD Charges (if applicable) (₹) | Net Amount~ (₹) | Instrument No./UTR No. | Date | Drawn on Bank | Bank Branch | City |
|-----------------------|--------------------------------|-----------------|------------------------|----------|---------------|-------------|------|
| I | II | I minus II | | DDMMYYYY | | | |

Note: LEI No. is Mandatory for transaction amount 50 Crs and above for Non Individual. Groww Mutual Fund LEI number is 335800HSE81TAD65RF98. OTM: One Time Bank Mandate (^^ Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable.

11. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer instruction no. II. 1)

| Details | POA Name | PAN^ |
|------------------|-------------|------|
| First Applicant | Mr./Ms./M/s | |
| Second Applicant | Mr./Ms./M/s | |
| Third Applicant | Mr./Ms./M/s | |

I declare that the information is to the best of my knowledge and belief, accurate and complete. I agree to notify Groww Mutual Fund/ Groww Asset Management Ltd. in case of any change.

12. NOMINATION DETAILS

(Ref. Instruction No. VI) In case of existing investor, Nomination details shall be replicated from the folio mentioned above. If investor wishes to register /modify any of the nomination details, Registration /Cancellation of Nominee form shall be provided separately.

| DETAILS | NOMINEE 1 | NOMINEE 2 | NOMINEE 3 |
|---|------------|------------|------------|
| Nominee Name | | | |
| PAN | | | |
| Allocation (%) | | | |
| Relationship with Investor | | | |
| Nominee date of birth | DD MM YYYY | DD MM YYYY | DD MM YYYY |
| Guardian Name (in case of Minor) | | | |
| Guardian Relation with Nominee | | | |
| Nominee/Guardian Signature (in case Nominee is Minor) | | | |

FOR NOMINATION OPT-OUT: I/We DO NOT wish to make a nomination. (Please tick (✓) if the unit holder does not wish to nominate anyone)

I/We hereby confirm that I/We do not wish to appoint any nominee(s) in my/our MF Folio/demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents/information for claiming of assets held in my/our MF Folio/demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the MF Folio/demat account.

13. DECLARATION AND SIGNATURE

I/We would like to invest in above mentioned scheme subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Groww Asset Management Limited (GAMC) liability. I understand that the Groww Mutual Fund may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree Groww Mutual Fund can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.


I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete. ++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser. I hereby authorize the representatives of Groww Asset Management Limited and its Associates to contact me through any mode of communication. This will override registry on DND / DNDC, as the case may be.

14. CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company.

Yes No Please tick (✓) any

| | | | |
|--|---|--|---|
| SIGN HERE  | First / Sole Applicant / Guardian / Authorised Signatory | Second Applicant / Authorised Signatory | Third Applicant / Authorised Signatory |
|--|---|--|---|

Note : If the application is incomplete and any other requirements is not fulfilled,the application is liable to be rejected.

| Documents | Individuals | Companies | Societies | Partnership Firms | Investments through PoA | Trust | NRI | FII(s)/FPI | Sole Proprietor | Minor | HUF |
|--|-------------|-----------|-----------|-------------------|-------------------------|-------|-----|------------|-----------------|-------|-----|
| Resolution / Authorisation to invest | | ✓ | ✓ | ✓ | ✓ | | | ✓ | | | |
| HUF / Trust Deed | | | | | ✓ | | | | | | ✓ |
| Bye - Laws | | | ✓ | | | | | | | | |
| Partnership Deed | | | | ✓ | | | | | | | |
| SEBI Registration / Designated Depository Participant Registration Certificate | | | | | | | | ✓ | | | |
| Proof of Date of birth | | | | | | | | | | ✓ | |
| Notarised Power of Attorney | | | | | ✓ | | | | | | |
| Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable | | | | | | | ✓ | | | | |
| KYC Acknowledgement | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Demat Account Details (Client Master List Copy)3 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| FATCA CRS/UBO Declaration | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| Non profit organization (NPO) form | | | ✓ | | | ✓ | | | | | |

1. Self attestation is mandatory
2. Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided
3. In case Units are applied in Electronic (Demat) mode.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information(SAI) and the Scheme Information Document(SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Groww Mutual Fund.
3. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail Id. of the first applicant, so as to facilitate faster and efficient communication.
4. All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co/Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Reinvestment of Income Distribution cum capital withdrawal Option of the Income Distribution cum capital withdrawal Plan shall be the default sub-options.
6. In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
7. If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
8. Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
9. If you have invested through a distributor kindly specify the name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.
In case the subscription amount is Rs 10,000 or more and your Distributor has opted to receive Transaction Charges, Rs 100 will be deductible from the purchase / subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.
10. Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan

| Sr | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----|---------------------------------------|-------------------------------------|-------------------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct Plan | Direct Plan |
| 3 | Not mentioned | Regular Plan/Other than Direct Plan | Direct Plan |
| 4 | Mentioned | Direct Plan | Direct Plan |
| 5 | Direct | Not mentioned | Direct Plan |
| 6 | Direct | Regular Plan/Other than Direct Plan | Direct Plan |
| 7 | Mentioned | Regular Plan/Other than Direct Plan | Regular Plan/Other than Direct Plan |
| 8 | Mentioned | Not mentioned | Regular Plan/Other than Direct Plan |

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. Similarly, in the absence of clear indication as to the choice of option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the default / selected plan of the scheme.

11. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan.
12. The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided.
13. In case the new investor wishes to opt for SIP through Auto debit/NACH mode then a separate OTM +SIP Form as applicable has to be submitted along with Common Application Form. In case an existing investor wishes to opt for Auto debit/NACH mode for SIP then only OTM + SIP Form as applicable has to be submitted.
14. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.
15. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC.
16. If the name given in the application does not match the name as appearing on the PAN Card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.
17. By mentioning RIA/PMS code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Groww Mutual Fund. Declaration for "Execution-only" transactions (only where EUN)

II. APPLICANT'S INFORMATION:

1. In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted along with the subscription application form. In case of applications made by non-individual investors, the authorized signatories of such nonindividual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions / Power of Attorneys, etc. A list of specimen signatures of the authorized signatories, duly certified / attested should also be attached to the Application Form. The Mutual Fund/AMC/Trustee shall deem that the investments made by such non individual investors are not prohibited by any law/Constitutional documents governing them and they possess the necessary authority to invest.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. Date of Birth of the minor is mandatory while opening the account/folio.
4. In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
 - i. Birth certificate of the minor, or

- ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
- iii. Passport of the minor, or
- iv. Any other suitable proof evidencing the date of birth of the minor.
- v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
- vi. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.

5. PERMANENT ACCOUNT NUMBER (PAN)

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. *Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Groww Mutual Fund. Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ Kfintech/ Distributors or visit our website www.growwmf.in for further details.

6. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CLIENT (KYC)

In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI Master circular for Mutual Fund dated June 27, 2024 informing SEBI registered intermediaries as mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV").

All investors (individual and non-individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance and any investment in the Name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information, POS will extend the services of effecting such changes.

In line with the SEBI Master circular for Mutual Fund dated June 27, 2024 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:

1) In case of an existing investor of GMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVL/MF) then there will be no effect on subsequent Purchase/ Additional Purchase (or ongoing SIPs/STPs,etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Groww Mutual Fund with the erstwhile centralized KYC

2) In case of an existing investor of Groww Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission. This uniform KYC submission would a onetime submission of documentation.

3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL KRA as "MF - VERIFIED BY CVL/MF") and not invested in the schemes of Groww Mutual Fund i.e not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements.

Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. Once the same is done then the KYC status at CVL KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.

Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.

In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.

Investors need to provide the complete details in the KYC application form along with the required documents (for individual investors or non-individual investors as appropriate). The said form is available on GMF's website i.e. www.growwmf.in or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

7. In case of NRI/ FPI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
8. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

III. BANK DETAILS:

1. As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for mentioning the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted like i.e (i) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (ii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iii) Custodian on behalf of an FPI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

- Direct Credit of Redemption / IDCW Proceeds / Refund if any -GMF will endeavor to provide direct / electronic credit for IDCW / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then GMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, GMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of IDCW and redemption payout. For minor investors, please ensure minor bank details are updated prior to redemption, else the redemption will be rejected.
- GMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
- In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to submit as a proof of Bank Account Details (for Redemption/IDCW), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption /IDCW paymentsw.e.f. March 1, 2014.
 - Cancelled original cheque of the Bank Account Details with first unit holder Name and bank account number printed on the face of the cheque; (or)
 - Self attested copy of bank statement with current entries not older than 3 months; (or)
 - Self attested copy of bank passbook with current entries not older than 3 months; (or)
 - Bank Letter duly signed by branch manager/authorized personnel.

IV. INVESTMENT & PAYMENT DETAILS:

- Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument).

In case of investments made in the name of a minor through a guardian by means of Cheque, Demand Draft or any other mode, the shall be accepted from the bank account of the minor / minor with guardian or from a joint account of the minor with the guardian only.

Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of GMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower. (Separate application form is required for investment in each plan/option.)
- Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
- In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/ FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.
- One time Bank mandate (OTBM) facilitates the investor to register a debit Mandate with his banker which will contain a pre defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. If the investor is making payment through OTM facility registered in the folio, then he has to tick the relevant box and not attach any cheque along with the purchase request. The subscription amount will be debited from the bank account details as mentioned in the OTM facility opted by the investor.

V. TRANSACTION CHARGES

- In accordance with SEBI Master circular for Mutual Fund dated June 27, 2024, Groww Asset Management Limited (Groww Mutual Fund)/ GMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
 - For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
 - For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.

Transaction charges shall not be deducted if:

 - The amount per purchases /subscriptions is less than Rs. 10,000/-;
 - The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch STP/TIDCWP/, etc.
 - Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - Subscription made through Exchange Platform irrespective of investment amount.
- Groww Mutual Fund will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
- If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.

VI. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

- Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
- Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his

office or a religious or charitable trust.

- Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
- The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- Nomination in respect of units stands rescinded, upon the transfer of units.
- On cancellation of nominations, the nomination shall stand rescinded and GMF shall not be under any obligation to transfer the units in favour of the nominee
- Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SAI.
- In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
- Where a folio has joint holders, all joint holders should sign the request for Nomination/cancellation of nomination, even if the mode of holding is not "joint"
- Power of Attorney (POA) holder cannot sign the Nomination form.
- Nomination is not allowed in a folio held on behalf of a minor.
- If the investor does not fill in the nomination details under Point no - 13 of the Application form, then he needs to select nomination OPT-OUT section with declaration.
- Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee name than the same shall supercede the existing nominee details in the folio.

VII. COMMUNICATION FOR THE INVESTORS :

In accordance with SEBI Master circular for Mutual Fund dated June 27, 2024 the investor whose transaction has been accepted by the Groww Mutual Fund/GMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

- Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month.
- In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
- Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
- Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word "transaction" shall include purchase, redemption, switch, payout of Income Distribution cum capital withdrawal option, reinvestment of Income Distribution cum capital withdrawal option, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by Groww Mutual Fund/GMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, / GMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

VIII. SEBI Master circular for Mutual Fund dated June 27, 2024

In terms of SEBI Master circular for Mutual Fund dated June 27, 2024, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

IX. BENEFITS

- Mobile No.: Get alerts on the move for Purchase, IDCW or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit
- E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Groww Mutual Fund.
- IFSC/MICR Code: With Groww E-IDCW you can have your IDCW credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
- As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2019 it is suggested to provide Email ID/ Mobile number of investors in application form.
- Primary holder should provide his/her own Email ID and Mobile Number for speed and ease of communication in a convenient and cost-effective manner and also to prevent fraudulent transactions.
- Investor is also requested to provide the consent, if Mobile No. and Email provided pertains to self, spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor.

X. MICRO INVESTMENT (INCLUDING LUMP SUM & MICRO SIP)

- In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes [including investments through Systematic Investment Plans (SIPs)] up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) acknowledgement issued by KRA along with the application form.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non-individuals, etc. are not eligible for such exemption.

* In case of joint holders, first holder must not possess a PAN.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

- In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

XI. UNITS HELD IN THE DEMATERIALIZED FORM

- With effect from October 1, 2011, in accordance with SEBI Master circular for Mutual Fund dated June 27, 2024, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of GMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
- The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ('Demat') form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by GMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
- Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
- Unit holders opting for investment in demat mode can not opt for facilities like STP, SWP.
- In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their Depository Participants.
- Units held in demat form will be transferable (except in case of Equity linked Savings Scheme).

- Employee Unique Identification Number (EUIDN) would assist in tackling the problem of misspelling even if the employee/relationship manager/sales person leave the employment of the distributor.

- ULTIMATE BENEFICIAL OWNERS(S):** Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, SEBI Master circular for Mutual Fund dated June 27, 2024 investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except Individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as name/s, Address & PAN/Passport together with self attested copy* alongwith the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Groww AMC/its RTA. (*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Groww AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Groww Mutual Fund or log on to our website www.growwfmf.in for the Declaratory Form. Notification no S.O. 1074(E) issued by Ministry of Finance (Department of Revenue) dated March 07, 2023"

- a. Foreign Account Tax Compliance Act ("FATCA"):** In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the

schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Groww Mutual Fund ("GMF") and / or Groww Asset Management Limited ("GAMC") "AMC" are likely to be classified as a "Foreign Financial Institution" and in which case GMF and/or would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information reliable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).

b. Details under FATCA/ Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

d. Declaration under FATCA

- the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
- the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as Reportable account or otherwise.
- I/We permit/authorize the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- I / We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification along with documentary evidence.
- I / We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) / RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period. f) I / We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me / us to the Company.
- It shall be my / our responsibilities to educate myself / our self and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- I/We shall indemnify the Company for any loss that may arise to the Company on a count of providing incorrect or incomplete information.

| | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------|-------------------------------------|---|-----------------|--|--|--|--|--|--|--|--|--|--------------|---|---|---|---|---|---|-----------------|--|--|--|--|--|--|
| Tick | <input checked="" type="checkbox"/> | UMRN | | | | | | | | | | | D | D | M | M | Y | Y | Y | Y | | | | | | |
| Create: | <input type="checkbox"/> | Sponsor Bank Code | Office Use Only | | | | | | | | | | Utility Code | | | | | | | Office Use Only | | | | | | |
| Modify: | <input type="checkbox"/> | I/We hereby authorize GROWW MUTUAL FUND to debit (tick ✓) SB/ CA/ CC/ SB-NRE/ SB-NRO/ Other | | | | | | | | | | | | | | | | | | | | | | | | |
| Cancel: | <input type="checkbox"/> | From Bank A/C Number: | | | | | | | | | | | | | | | | | | | | | | | | |

With _____ (Name of Destination Bank with Branch) IFSC Code: _____ MICR Code: _____
 an amount of Rupees _____ (in words) ₹ _____

FREQUENCY: Monthly Quarterly Half Yearly Yearly As & when presented **DEBIT TYPE** Fixed Amount Maximum Amount

Folio No. _____ Phone No. _____
 Schemes **ALL SCHEMES OF GROWW MUTUAL FUND** Email ID _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank

PERIOD From To Or Until Cancelled

- This is confirm that the declaration has been carefully read, understood & made by me/us. I am authorised the user entity/ corporate to debit my account, based on the instruction as agreed and signed by me.
- I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity / corporate or the bank where I have authorized the debit.

| | | |
|---|---|---|
| <p>1. _____ Signature of 1st Account Holder</p> <p>_____</p> <p>Name as in bank records</p> | <p>2. _____ Signature of 2nd Account Holder</p> <p>_____</p> <p>Name as in bank records</p> | <p>3. _____ Signature of 3rd Account Holder</p> <p>_____</p> <p>Name as in bank records</p> |
|---|---|---|

NFO Opening Date : 26th November 2024 NFO Closing Date : 10th December 2024
Scheme Re-opens for continuous sale and repurchase on or before 24th December 2024

Please fill this form in ENGLISH in BLACK/DARK COLOURED INK in CAPITAL LETTERS.

New Registration Micro SIP Cancellation of SIP

(New Investors to submit duly filled and signed Common Application Form)

INTERMEDIARY INFORMATION

DISTRIBUTOR / BROKER INFORMATION

| Distributor ARN Code | Sub Distributor ARN | Sub Agent Code /Bank Branch Code/ Internal Code | *Employee Unique Identification Number (EUIIN) | RIA Code** |
|-----------------------|---------------------|---|--|------------|
| ARN- (ARN stamp here) | ARN- | | | |

*Please sign alongside in case the EUIIN is left blank/not provided. I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

1. INVESTOR'S DETAILS

Folio/Application No. PAN / PEKRN^**

Sole/First Investor Name: Mr. / Ms. / M/s. FIRST MIDDLE LAST

2. INVESTMENT DETAILS (Please ✓ Choice of Scheme / Option)

Scheme **Groww Multicap Fund - Regular Plan** **Groww Multicap Fund - Direct Plan**

Option

3. FREQUENCY DETAILS (Please ✓)

Daily Weekly Monthly Quarterly

Any date between 1st to 28th

No of Installments: SIP Start Date SIP End Date Cheque No.

Amount Per Installment: Amount (in words)

I/We hereby authorize Groww Mutual Fund and their authorized service providers to debit my/our following bank account by SIP (Debit clearing/ Auto Debit) for collection of SIP payments

Note: Please allow 30 calendar days for Auto Debit to register and start.

Bank Name

Bank Account No.

I/We wish to inform you that I/We have registered with Groww Mutual Fund through their Authorized Service Provider(s) and representative for my/our payment to Groww Mutual Fund by debit to my/our above mentioned bank account. For this purpose I/We authorize their Service Provider(s) and the representative to raise debit on my/our above mentioned account with your branch. I/We here by authorize you to honor all such requests received through their authorized Service Provider(s) and representative to debit my/our account with the amount requested, for due remittance of the proceeds to Groww Mutual Fund. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We here by declare that the particulars given above are correct and complete. If the transactions is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Groww Mutual Fund or their authorized Service Provider(s) and representative responsible. If the date of debit to my/our account happens to be a non-business day as per Mutual Fund or a Bank holiday, execution of the SIP will happen on the next working day and allotment of units will happen as per the Terms and Conditions listed in Scheme Information Document (SID) and Statement of Additional Information (SAI) of the Mutual Fund. The above mentioned bank shall not be liable for, nor be in default by reason of any failure or delay in completion of this service, where such failure or delay is caused in whole or in part by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of government policies, unavailability of banks computer system, force majeure event or any other cause of peril which is beyond the above mentioned banks reasonable control and which has the effect of preventing the performance of this service by the above-mentioned bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the bank and authorized Service Provider(s) and representative jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and the expenses incurred by the bank and authorized Service Provider(s) and representative, by reason of their acting upon the instructions issued by the above named authorized signatories/ beneficiaries. This request for debit mandate is valid and may be revoked only through written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and giving reasonable notice to such withdrawals. I/We here by apply for the respective units of Groww Mutual Fund Scheme(s) at NAV based the resale price an agree to abide by terms, conditions, rules and regulations of Scheme(s). I/We hereby authorize bank to debit my account for mandate verification charges, if any.

| | | | |
|--|--|---|--|
|  | First / Sole Holder / Guardian / Authorized Signatory | Second Holder / Authorized Signatory | Third Holder / Authorized Signatory |
|--|--|---|--|

4. DECLARATION

I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the utility/service provider/participating Banks/Mutual Fund responsible. I/We have read the T&C and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate. I/ we hereby authorize the fund to utilize this form for transactions through Email/SMS/ Fax/ Phone or any other electronic means.

INSTRUCTIONS TO FILL MANDATE

All fields in the form are mandatory to be filled

1. Date in DD/MM/YYYY format.
2. Tick on box to select type of action to be initiated.
3. Tick on box to select type of account to be affected.
4. Customer's bank account number, left padded with zeroes. (Maximum length - 20 Alpha Numeric Characters)
5. Name of bank and branch.
6. IFSC/MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters)
7. Amount payable for service or maximum amount per transaction that needs to be processed, in words.
8. Amount in figures, similar to the amount mentioned in words as per point 7 above.
9. Tick on box to select frequency of transaction.
10. Validity of mandate with dates in DD/MM/YYYY format.
11. Names of customer/s and signatures as well as seal of company (where required). (Maximum length of Name - 40 Alpha Numeric Characters)
12. Undertaking by customer.
13. 10 digit mobile number of customer. Mail ID of customer.
14. From date and To date is mandatory However the maximum duration for enrollment is 30 years.

SIP/AUTO DEBIT MANDATE FORM TERMS & CONDITIONS

1. Complete Common Application form and SIP Auto Debit Mandate Form and One Time Mandate Form along with the first cheque should be submitted to the AMC / K-Fin Technologies Collection Centers.
2. New investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/ branch for which NACH is to be registered.
3. First SIP cheque and subsequent SIP installments via NACH should be of the same amount.
4. Employee Unique Identification Number (EUID) - Investor investing through Intermediary shall mandatorily mention the EUID on the application form, irrespective whether he/she has been advised by Sales person/ Employee/ Relationship manager of the Intermediary or not.

However, in case of any exception cases, where there is no interaction by Sales person / Employee / Relationship manager of the intermediary with respect to the investment/ transaction, the EUID box may be left blank. If left blank, AMC will seek the following declaration separately from the investor,

"I/We hereby confirm that the EUID box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker." It is mandatory to obtain EUID for every Sales person / Employee / Relationship manager of the Intermediary for dealing (irrespective whether transactions are in the nature of execution or advisory) in mutual fund products.
5. SIP instructions will take a minimum of 30 calendar days for registration with the bank and hence the first auto debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in Scheme Information Document (SID)
6. The cities mentioned above may be modified/ updated/ changed/ removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice. If any city, bank/branch is removed, SIP instructions for investors in such cities, bank/branch via SIP route will be discontinued without prior notice.
7. The SIP Enrollment will be discontinued in cases where Three consecutive SIP installments are not honoured or the bank account is closed and no request for change in bank account has been submitted.
8. Request for cancellation should be submitted 30 calendar days prior to the next SIP date.
9. Request for change in bank mandate to be submitted at least 30 calendar days before the due date of next SIP installment.
10. The bank account provided for SIP (Debit) should participate in local MICR Clearing.
11. MICR code starting and /or ending with 000 are not valid for SIP
12. The investor agrees to abide by the terms and conditions of SIP facility of the Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified from time to time.
13. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned Scheme Information Document (SID). The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
14. Investors will not hold Groww AMC, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date or if 2-3 consecutive SIP installments are debited by your bank in a day due to the local holidays or any other reason.
15. Groww AMC reserves the right to reject any application without assigning any reason thereof.
16. Please refer SID for minimum SIP investment amount under each schemes.
17. Please refer the Key Information Memorandum (KIM) and SID of the respective scheme for applicable NAV, risk factors, load (exit/entry) and other information on the respective scheme before investing.
18. If an investor does not mention SIP Frequency and/or SIP date in the application form or multiple SIP frequency/dates are mentioned in the SIP Mandate or the details are unclear in the SIP form, the default SIP frequency shall be treated as monthly and the default SIP date will be considered as 5th. In case of fortnightly SIP frequency, default date will be considered as 5th and 21st of the month. If an investor does not mention SIP start date or the SIP start date is unclear in the SIP form, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of
19. Calendar days. If an investor does not mention SIP end date or the SIP end date is unclear in the SIP form, the tenure of SIP will be treated as perpetual (subject to bank's acceptance) till instruction to the contrary is received from the investor. In case the investor does not provide both the start date as well as end date, then the SIP installment would be the minimum number of installments of the respective scheme as mentioned in the respective Scheme Information Document (SID). "Perpetual SIP" will be the default option in case end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
20. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
21. To avail of SIP in separate schemes/options via Direct Debit/SIP facility, an investor will have to fill a separate form for each scheme/ options. A single form cannot be used for different schemes simultaneously.
22. For modification/change in SIP amount, New SIP Auto debit mandate form with revised SIP amount along with letter to discontinue the existing SIP amount to be submitted 15 business days prior to the Installment date.
23. If an investor gives a request for change in bank mandate of the same amount as that of the existing SIP amount in the same folio, the existing SIP will be discontinued and only the new SIP containing new bank details will be considered. But if an investor gives a request for change in bank mandate with different SIP amount both the new SIP as well as the existing SIP would continue.
24. In case of investments in the name of a minor, no new transactions / standing instructions / SIP / STP / SWP or cancellation of such requests will be allowed by the guardian from the date of minor attaining majority till instruction from the major is received by the AMC/Mutual Fund along with the prescribed documents for change of account status from minor to major.

25. The allotment of units in case of SIP in all Schemes of Groww Mutual Fund will be based on realization and utilization of funds only.
26. In case an investor gives full/partial redemption request in a folio where there is an on going SIP, then redemption will be processed only for the units towards which the amount has been realized.
27. In case of weekly and fortnightly frequencies there are restrictions on the dates to be selected due to operational constraints

| Scheme Name | Daily | Weekly | Monthly | Quarterly |
|---------------------|-------|--------|---|---|
| Groww Multicap Fund | NA | NA | ₹ 100/- and in multiples of ₹1- thereafter/ | ₹ 300/- and in multiples of ₹1- thereafter/ |

ADDITIONAL INSTRUCTIONS FOR MICRO SYSTEMATIC INVESTMENT PLAN (MSIP)

- Micro SIP (Systematic Investment Plan) upto ₹50,000 per year per investor shall be exempted from the requirement of PAN.
- In case of Micro SIP also KYC is mandatory w.e.f. 1st January, 2012.
- In lieu of PAN card copy Investor (including joint holders) to provide the self attested valid Photo ID Proof. Please refer Point 6 below.
- All Micro SIPs where aggregate of installments in a financial year i.e. April to March does not exceed ₹50,000.
- This exemption will be applicable only investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also.
- While making additional/subsequent Micro SIP investment, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting documents again.
- Photo identification documents to be submitted in case of Micro SIP Voter Identity Card, Driving License, Government / Defense identification card, Passport, Photo Ration Card, Photo Debit Card (Credit card will not be accepted), Employee ID cards issued by companies registered with Registrar of Companies, Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament, ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks, Senior Citizen / Freedom Fighter ID card issued by Government, Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI, Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL), Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
- Proof of address copy. It is clarified that where photo identification documents contain the address of the investor, a separate proof of address is not required.

Application / Folio No:

Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

PAN

Date of incorporation

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| D | D | M | M | Y | Y | Y | Y |
|---|---|---|---|---|---|---|---|

City of incorporation

Country of incorporation

Please tick the applicable tax resident declaration-

1. Is "Entity" a tax resident of any country other than India Yes No
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

| Country | Tax Identification Number % | Identification Type |
|----------------------|-----------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

*In case Tax Identification Number is not available, kindly provide its functional equivalent⁵
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIN, etc.
In case the Entity's Country of Incorporation / Tax residence is U. S. but entity is not a Specified U. S. Person, mention Entity's exemption code here _____
Please refer to para 3(vii) Exemption code for U. S. persons under Part D of FATCA instructions & Definitions

FATCA & CRS Declaration

(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a, Financial institution³ Direct reporting NFE⁴ Global Intermediary Identification Number (GIIN)
(Please tick as appropriate)

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (Please tick as applicable) Applied for

If the entity is financial institution, Not required to apply for- please specify 2 digits sub- category¹⁰
Not obtained - Non-participating FI

PART B (Please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

| | |
|--|--|
| 1. Is the Entity a publicly traded company <i>(that is, a company whose shares are regularly traded on an established securities market)</i> | Yes <input type="checkbox"/> <i>(If yes, please specify any one stock exchange on which the stock is regularly traded)</i> Name of stock exchange <input type="text"/> |
| 2. Is the Entity a related entity of a publicly traded company <i>(a company whose shares are regularly traded on an established securities market)</i> | Yes <input type="checkbox"/> <i>(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)</i> Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input checked="" type="checkbox"/> Controlled by a Listed Company Name of stock exchange <input type="text"/> |
| 3. Is the Entity an active ¹ non-financial Entity (NFE) | Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> <i>(Mention code-refer 2c of Part D)</i> |
| 4. Is the Entity a passive ² NFE | Yes <input type="checkbox"/> <i>(If yes, please fill UBO declaration in the next section.)</i> Nature of Business <input type="text"/> |

¹Refer 2 of Part D | ²Refer 3(ii) of Part D | ³Refer 1(l) | ⁴Refer 3(vi) of Part D |

If passive NFE, please provide below additional details for each of Controlling person. (Please attach additional sheets if necessary)

| Name and PAN / Any other Identification Number <small>(PAN, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others)</small> City of Birth - Country of Birth | Occupation T Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available | DOB - Date of Birth Gender - Male, Female, Other |
|---|---|---|
| 1. Name & PAN <input type="text"/> City of Birth <input type="text"/> Country of Birth <input type="text"/> | Occupation T Type <input type="text"/> Nationality <input type="text"/> Father's Name <input type="text"/> | DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Gender : <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others |
| 1. Name & PAN <input type="text"/> City of Birth <input type="text"/> Country of Birth <input type="text"/> | Occupation T Type <input type="text"/> Nationality <input type="text"/> Father's Name <input type="text"/> | DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Gender : <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others |
| 1. Name & PAN <input type="text"/> City of Birth <input type="text"/> Country of Birth <input type="text"/> | Occupation T Type <input type="text"/> Nationality <input type="text"/> Father's Name <input type="text"/> | DOB <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> Gender : <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others |

*Additional details to be filled by controlling persons with tax residency/ permanent residency / citizenship / Green Card in any country other than India:

~To include US, where controlling person is a US citizen or green cardholder

*In case Tax Identification Number is not available, kindly provide functional equivalent

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

*It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

PART C (Certification)

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and here by confirm that the information provided by me /us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and here by accept the same.

Date:

Name

Designation

| | | | |
|--|---|--------------------------------------|-------------------------------------|
|  | First / Sole Holder / Guardian / Authorised Signatory | Second Holder / Authorised Signatory | Third Holder / Authorised Signatory |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> |

PART D FATCA Instructions & Definitions

(Note: The Guidance Note/notification issued by the CBDT shall prevail in respect to interpretation of the terms specified in the form)

- 1 (l) Financial Institution (FI)- The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1 (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1 (iii) Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (l) The three financial years preceding the year in which determination is made; or
- (ii) The period during which the entity has been in existence, whichever is less.
- 1 (iv) Investment entity is any entity:
- (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
- (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
- (ii) In vesting, administering or managing funds, money or financial asset or money on behalf of other persons;
- or
- (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant act equals or exceeds 50 percent of the entity's gross income during the shorter of:
- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence. The term "Investment Entity" does not include an entity that is an active non financial entity as per codes 04, 05, 06 and 07-refer point (2c).
- 1 (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- 1 (vi) FI not required to apply for GIIN: Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non reporting financial instruction and Guidance issued by CBDT in this regard.

A. Reasons why FI not required to apply for GIIN:

| Code | Sub-category |
|------|---|
| 01 | Governmental Entity, International Organization or Central Bank |
| 02 | Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank |
| 03 | Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund |
| 04 | Entity is an Indian FI solely because it is an investment entity |
| 05 | Qualified credit card issuer |
| 06 | Investment Advisors, Investment Managers & Executing Brokers |
| 07 | Exempt collective investment vehicle |
| 08 | Trust |
| 09 | Non-registering local banks |
| 10 | FFI with only Low-Value Accounts |
| 11 | Sponsored investment entity and controlled foreign corporation |
| 12 | Sponsored, Closely Held Investment Vehicle |

2. Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

| Code | Sub-category |
|------|--|
| 01 | Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income; |
| 02 | The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market. |
| 03 | The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the for going; |
| 04 | Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as a investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fun companies and then hold interests in those companies as capital assets for investment purposes; |
| 05 | The NFE is not yet operating a business and has no prior operating history, but is investing capital in to assets with the intent to operate a business other than that of Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE; |
| 06 | The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution; |
| 07 | The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution; |
| 08 | <p>Any NFE that full fills all of the following requirements:</p> <p>(I) It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labour organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</p> <p>(II) It is exempt from income tax in India;</p> <p>(III) It has no share holders or members who have a proprietary or beneficial interest in its income or assets;</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reason able compensation for services rendered, or as payment of representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision there of.</p> <p>Explanation.- For the purpose of this sub-clause, the following shall be treated as full filling the criteria provided in the said sub clause, namely:-</p> <p>(I) An Investor Protection Fund referred to in clause (23EA);</p> <p>(II) A Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) An Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</p> |

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes director indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non - financial entity: or
- (ii) an investment entity defined in clause 1(iv) (b) of these instructions
- (iii) a with holding foreign partnership or with holding foreign trust;

(iii) Passive income

The term passive income includes income by way of :

- (1) IDCW,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non - financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered in to in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money Laundering (Maintenance of Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:-

- i. DBOD.AML.BC. No.71/14.01.001/20 12-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- ii. CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- iii. IRDA/SDD/GDL/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of trust, the controlling person means the settler of the trust, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position;

A. Reasons why FI not required to apply for GIIN:

| Code | Sub-category |
|------|--|
| 01 | Cp of legal person-ownership |
| 02 | Cp of legal person-othermeans |
| 03 | Cp of legal person-senior managing official |
| 04 | Cp of legal arrangement -trust-settlor |
| 05 | CP of legal arrangement-trust-trustee |
| 06 | Cp of legal arrangement-trust-protector |
| 07 | CP of legal arrangement-trust-beneficiary |
| 08 | CP of legal arrangement-trust-other |
| 09 | Cp of legal arrangement-Other-settlor equivalent |
| 10 | CP of legal arrangement-Other-trustee equivalent |
| 11 | CP of legal arrangement-Other-protector equivalent |
| 12 | Cp of legal arrangement-Other-beneficiary equivalent |
| 13 | CP of legal arrangement-Other-other equivalent |
| 14 | Unknown |

(v) Specified U. S. person – A U. S person other than the following:

- (i) A corporation the stock of which is regularly trade don one or more established securities markets;
- (ii) Any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U. S. Internal Revenue Code, as A corporation described in clause (i);
- (iii) The United States or any wholly owned agency or instrumentality thereof;
- (iv) Any State of the United States, any U. S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) Any organization exempt from taxation under section 501(a) of the U. S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U. S. Internal Revenue Code;
- (vi) Any bank as defined in section 581 of the U. S. Internal Revenue Code;
- (vii) Any real estate investment trust as defined in section 856 of the U. S. Internal Revenue Code;
- (viii) Any regulated investment company as defined in section 851of the U. S. Internal Revenue Code or any entity registered with the U. S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C.80a-64);
- (ix) Any common trust fund as defined in section 584(a) of the U. S. Internal Revenue Code;
- (x) Any trust that is exempt from tax under section 664(c) of the U. S. Internal Revenue Code or that is described in section 4947(a)(1) of the U. S Internal Revenue Code;
- (xi) A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) A broker as defined in section 6045(c) of the U. S. Internal Revenue Code; or
- (xiii) Any tax-exempt trust under a plan that is described in section 403(b) or section 457 (g) of the U. S. Internal Revenue Code.

(vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U. S. owners to the IRS.

| Code | Sub-category |
|------|---|
| A | An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37) |
| B | The United States or any of its agencies or instrumentalities |
| C | A state, the District of Columbia, a possession of the United States, or any of their political sub divisions or instrumentalities |
| D | A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(I) |
| E | A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(I) |
| F | A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state |
| G | A real estate investment trust |
| H | A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940 |
| I | A common trust fund as defined in section 584(a) |
| J | A bank as defined in section 581 |
| K | A broker |
| L | A trust exempt from tax under section 664 or described in section 4947 (a)(1) |
| M | A tax exempt trust under a section 403(b) plan or section 457 (g) plan |



**Declaration Form of Ultimate Beneficial Ownership
[UBO] / Controlling Persons**
(Mandatory for Non-individual Investors)

I: Investor details:

| | | | | | | | | | | |
|---------------|--|--|--|--|--|--|--|--|--|--|
| Investor Name | | | | | | | | | | |
| PAN* | | | | | | | | | | |

* If PAN is not available, specify Folio No. (s)

II: Category

Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *[If this category is selected, no need to provide UBO details].*

Name of the Stock Exchange where it is listed#. _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate):

#mandatory in case of Listed company or subsidiary of the Listed Company

Unlisted Company Partnership Firm / LLP Unincorporated association / body of individuals

Public Charitable Trust Private Trust Religious Trust Trust created by a Will.

Others *[please specify]* _____

UBO / Controlling Person(s) details.

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? Yes No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

| | UBO-1 / Senior Managing Official (SMO) | UBO-2 | UBO-3 |
|-----------------------|--|-------|-------|
| Name of the UBO/SMO#. | | | |
| UBO / SMO PAN#. | | | |

| | | | |
|---|---|---|---|
| For Foreign National, TIN to be provided] | | | |
| % of beneficial interest#. | >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/> | >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/> | >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO) <input type="checkbox"/> |
| UBO / SMO Country of Tax Residency#. | | | |
| UBO / SMO Taxpayer Identification Number / Equivalent ID Number#. | | | |
| UBO / SMO Identity Type | | | |
| UBO / SMO Place & Country of Birth# | Place of Birth _____ Country of Birth _____ | Place of Birth _____ Country of Birth _____ | Place of Birth _____ Country of Birth _____ |
| UBO / SMO Nationality | | | |
| UBO / SMO Date of Birth [dd-mmm-yyyy] # | | | |
| UBO / SMO PEP# | Yes – PEP. <input type="checkbox"/> Yes – Related to PEP. <input type="checkbox"/> N – Not a PEP. <input type="checkbox"/> | | |
| UBO / SMO Address [include City, Pincode, State, Country] | Address: City: Pincode: State: Country: | Address: City: Pincode: State: Country: | Address: City: Pincode: State: Country: |
| UBO / SMO Address Type | Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office. <input type="checkbox"/> | | |
| UBO / SMO Email | | | |
| UBO / SMO Mobile | | | |
| UBO / SMO Gender | Male <input type="checkbox"/> | | |

| | | | |
|----------------------------|---|--|--|
| | Female <input type="checkbox"/> Others <input type="checkbox"/> | | |
| UBO / SMO Father's Name | | | |
| UBO / SMO Occupation | Public Service <input type="checkbox"/> Private Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="checkbox"/> | | |
| SMO Designation# | | | |
| UBO / SMO KYC Complied? | Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status. | Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status. | Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status. |

Mandatory column.

Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.

* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

| |
|----------------------|
| Authorized Signatory |
| Name: |
| Designation: |

| |
|----------------------|
| Authorized Signatory |
| Name: |
| Designation: |

| |
|----------------------|
| Authorized Signatory |
| Name: |
| Designation: |

Place: _____

Date: __/__/____

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

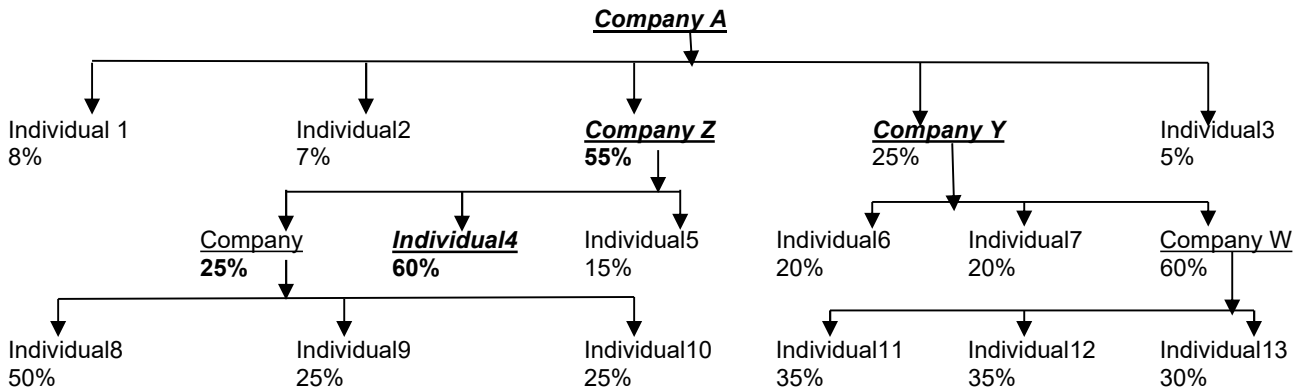
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide refer SEBI Master circular for Mutual Funds dated May 19, 2023 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

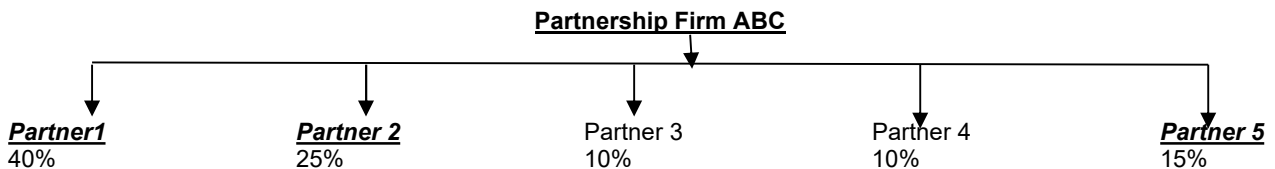
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



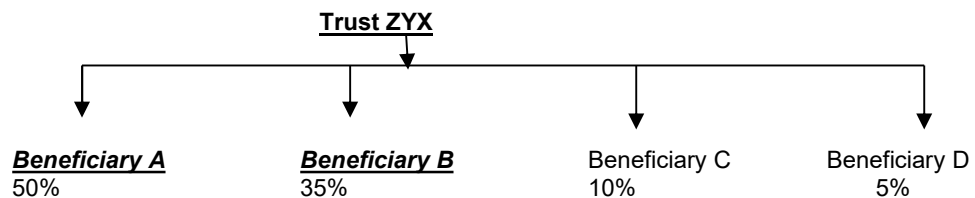
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

NFO Opening Date : 26th November 2024 **NFO Closing Date : 10th December 2024**
Scheme Re-opens for continuous sale and repurchase on or before 24th December 2024

DISTRIBUTOR / BROKER INFORMATION

| Distributor ARN Code | Sub Distributor ARN | Sub Agent Code /Bank Branch Code/ Internal Code | *Employee Unique Identification Number (EUIIN) | RIA Code** | FOR OFFICE USE ONLY |
|--------------------------|---------------------|---|--|------------|---|
| ARN -(ARN stamp here) | ARN- | | | | SCSB SCSB IFSC Code Syndicate Member Code SL No. |

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or not with standing the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

2. UNITHOLDING OPTION - **Demat Mode** **Physical Mode** These details are compulsory if the investor wishes to hold the units in DEMAT mode.

MANDATORY Please ensure that the sequence of Names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

| | | | |
|--------|---------------|-----|---|
| (NSDL) | DP ID No. | I N | Beneficiary Account No. |
| (CDSL) | Target ID No. | | (NSDL) National Securities Depository Limited (CDSL) Central Depository Securities Limited |

Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)

*In case Unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange.

3. Investor Category

IND NRI HUF CO IC VC FII FI MF NIF IF AOP EMP MINOR OTHERS _____

Date of Birth Or Incorporation** **Relation with Minor/Designation**

DDMMYY MANDATORY

(**Date of Birth Mandatory only if Applicant is Minor)

Name of Sole / 1st applicant/Minor/Karta of HUF/Non-Individual Mr. / Miss / Master / M/s. PAN

2nd applicant (Joint Holder 1)

3rd applicant (Joint Holder 2)

Name of Guardian Mr. / Miss (in case 1st applicant is Minor)

4. Permanent Account Number (PAN) & KYC Compliant - Mandatory

PAN / PEKRN of 1st applicant/ Guardian (in case 1st applicant is Minor) AttachedPan Proof Attached KYC Acknowledgement Copy

5. Investment Details (Please refer respective SID/KIM for product labelling)

| |
|---|
| Scheme/Plan <input type="checkbox"/> Groww Multicap Fund - Regular Plan <input type="checkbox"/> Groww Multicap Fund - Direct Plan |
| Option <input type="checkbox"/> Growth^^ <input type="checkbox"/> Reinvestment of Income Distribution cum capital withdrawal option <input type="checkbox"/> Payout of Income Distribution cum capital withdrawal option |
| Investment Amount |

6. BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS

Name of Bank MANDATORY Bank Branch MANDATORY

Account No. MANDATORY

Total Amount to be Blocked (Rupees in Figures) MANDATORY Rupees in Words

7. DECLARATION AND SIGNATURE

I/We would like to invest in Groww Multicap Fund subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Groww Asset Management Limited (Groww Mutual Fund) liability. I understand that the Groww Mutual Fund may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree Groww Mutual Fund can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.

I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

| | | | |
|------------------|--|---|--|
| SIGN HERE | First / Sole Applicant / Guardian / Authorised Signatory | Second Applicant / Authorised Signatory | Third Applicant / Authorised Signatory |
|------------------|--|---|--|

ACKNOWLEDGMENT SLIP (Please retain this slip)
To be filled in by the investor.

| | |
|---|---------------------------------------|
| Received From Mr/Ms/M/s : _____ | APP No.: |
| An application for allotment of Units under : <input type="checkbox"/> Groww Multicap Fund - Regular Plan <input type="checkbox"/> Groww Multicap Fund - Direct Plan Option : _____ | Time Stamp & Date of receiving office |
| SCSB A/C Details Bank Account No. _____ Bank Name & Branch where Account is held _____ | |
| Amount Blocked ₹ (in figures) _____ ₹ (in words) _____ | |

INSTRUCTIONS

1. **Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorisation to block the application money in a bank account.
 2. **Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs will be displayed by SEBI on its website at www.sebi.gov.in from time to time. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. As on April 15, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, R&TA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA bidder shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB. Investor needs to submit a duly filled ASBA Application Form to the SCSB with whom the bank account to be blocked is maintained.
 3. The Investor shall submit the ASBA Form for subscribing units of Mutual Fund scheme authorizing SCSB to block the subscription money in a bank account.
 4. All Bank Account details need to be correctly mentioned in the ASBA Application Form and ensure that funds equal to the subscription amount are available in the bank account maintained with the SCSB before submitting the same to the designated branch.
 5. On submission of the ASBA Application Form with the SCSB investor shall be deemed to have agreed to block the entire subscription amount specified and authorized the designated branch to block such amount in the bank account.
 6. The SCSB shall block the investment money in the bank account number mentioned in the ASBA Application Form. The investment amount shall remain blocked in the Bank Account till the allotment of units under the scheme or till the application is rejected, as the case may be.
 7. The ASBA Application shall be rejected by SCSB if the bank account specified in the ASBA Application Form does not have sufficient balance required to meet the investment amount.
 8. All grievances relating to the ASBA facility may be addressed to the AMC/RTA to the issue, with a copy to the SCSB, giving full details such as name, Applicant Address, Investment Amount to be blocked, Investors Bank Account number and the designated branch of the SCSB where the ASBA Application Forms are to be submitted.
 9. ASBA facility extended to the investors shall operate in accordance with the SEBI Guidelines in force from time to time.
 10. GMF will endeavor to provide payment of IDCW/ Redemption / Refund (If any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.
 11. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Payout of Income Distribution cum capital withdrawal option), by default, the units will be allotted under the Growth Option of the Plan.
 12. For Direct Investments, please mention "Direct" in the column "Broker / Agent Information".
 13. By mentioning RIA/PMS code, I/ We authorize you to share with the Investment Adviser/ Portfolio Manager the details of my/our transactions in the scheme(s) of Groww Mutual Fund. Declaration for "Execution-only" transactions (only where EUIN)
- 14. TRANSACTION CHARGES**
- 1) In accordance with SEBI Master circular for Mutual Fund dated June 27, 2024, with effect from November 1, 2011, Groww Asset Management Limited (Groww Mutual Fund) shall deduct a Transaction Charge on per purchase / subscription of ₹ 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
For the new investor a transaction charge of ₹ 150/- shall be levied for per purchase / subscription of ₹ 10,000 and above; and
For the existing investor a transaction charge of ₹ 100/- shall be levied for per purchase / subscription of ₹ 10,000 and above.
The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.
In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.
- Transaction charges shall not be deducted if:**
- a) The amount per purchases /subscriptions is less than ₹ 10,000/-;
 - b) The transaction pertains to other than purchases / subscriptions relating to new inflows such as Switch/ STP/ TIDCWP/, etc.
 - c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
 - d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) Groww Mutual Fund will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of ₹ 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
 - 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of ₹ 100 will be deducted for investment of ₹ 10000 and above.
15. Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.