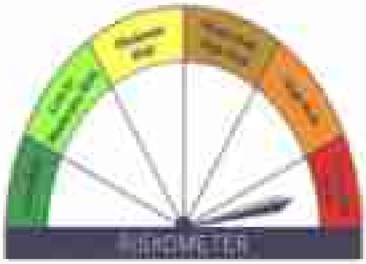
KEY INFORMATION MEMORANDUM

Groww Multi Asset Omni FOF

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

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

*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.

Offer for Sale of Units at Rs.10 as on the date of allotment for applications received during the New Fund Offer ("NFO") period and at NAV based prices during the Ongoing Offer

New Fund Offer opens on: December 03, 2025

New Fund Offer Closes on: December 17, 2025

Scheme re-opens on or before: on or before January 01, 2026

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

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 November 18, 2025.

<table>
<tr>
<td>Investment Objective</td>
<td>The primary objective of the Scheme is to generate capital appreciation and income through a diversified portfolio of equity, debt, Gold & Silver ETFs. There is no assurance or guarantee that the investment objective of the Scheme will be achieved.</td>
</tr>
<tr>
<td>Asset Allocation Pattern of the scheme</td>
<td>
<table>
<tr><td>Instruments</td><td colspan="2">Indicative allocations (% of total assets)</td></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td></tr>
<tr><td>Units of Active & Passive Equity oriented schemes</td><td>65%</td><td>100%</td></tr>
<tr><td>Units of Active & Passive Debt oriented schemes</td><td>10%</td><td>25%</td></tr>
<tr><td>Units of Gold & Silver ETFs</td><td>10%</td><td>25%</td></tr>
<tr><td>Money Market Instruments#, cash and cash equivalent and/or units of Liquid scheme</td><td>0%</td><td>5%</td></tr>
</table>

<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>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 may invest in following list of domestic mutual fund schemes.</p>

<p>1. Equity Funds
Groww Value Fund
Groww Multicap Fund
Groww Large Cap Fund
Groww Aggressive Hybrid Fund
Groww Banking & Financial Services Fund
Groww ELSS Tax Saver Fund
SBI Contra Fund
HDFC Dividend Yield Fund
HDFC Non-Cyclical Consumer Fund
Kotak Infrastructure & Economic Reform Fund
HDFC Flexi Cap Fund
Parag Parikh Flexi Cap
ICICI Prudential Focused Equity Fund
Kotak Large & Midcap</p>
</td>
</tr>
</table>

Nippon India Large Cap Fund
Edelweiss Mid Cap Fund
HDFC Mid Cap Fund
Nippon India Growth Mid Cap Fund
Bandhan Small Cap Fund
SBI Small Cap Fund
ICICI Prudential Value Fund
ICICI Prudential Technology Fund
Tata Digital India Fund
WhiteOak Capital Pharma and Healthcare Fund

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

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

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

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

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

The Cumulative gross exposure across units of underlying mutual fund schemes and money market instruments will not exceed 100% of the net assets of the scheme in accordance with Clause 12.24 of SEBI Master Circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

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

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

The debt securities (including money market instruments) referred to above could be fixed rate or floating rate, listed, unlisted, privately placed, unrated among others, as permitted by regulation. Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of Clause 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 (MF) Regulations. The AMC shall not charge any investment management fees with respect to such investment.

Investments in Scheme by AMC, Sponsor & Associates

Subject to the SEBI (MF) 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 SEBI (MF) Regulations and shall charge fees on such amounts in future only if the SEBI (MF) Regulations so permit. The associates, the Sponsor, subsidiaries of the Sponsor and/or the AMC may acquire a substantial portion of the Scheme's units and collectively constitute a major investment in the Schemes. The AMC reserves the right to invest its own funds in the Scheme as may be decided by the AMC from time to time and required by applicable regulations and also in accordance with Clause 6.11 of SEBI Master Circular 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 (MF) Regulations, the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. In case of NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Securities Lending	0%	Paragraph 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
2.	Equity Derivatives for non-hedging purposes	0%	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 funds	0%	Paragraph 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024
5.	REITs and InVITS	0%	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

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 or any other deviation resulting due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9. of SEBI Master Circular dated June 27, 2024.

Rebalancing of deviation due to short term defensive consideration

Any alteration in the investment pattern will be for a short term on defensive considerations as per Para 1.14.1.2 of SEBI Master Circular dated June 27, 2024; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall endeavor to rebalance the portfolio within 30 calendar days. It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

Investment Strategy

- The scheme follows an active investment strategy
- The Scheme seeks to generate long term capital appreciation by primarily investing in a diversified portfolio of various mutual fund schemes viz. Units of Active & Passive Equity oriented schemes, Units of Active & Passive Debt oriented schemes and Units of Gold & Silver ETFs.
- The scheme seeks to benefit from the concept of asset allocation. The aim of asset allocation is to provide superior risk adjusted returns through diversification across equity-oriented

	schemes, debt-oriented schemes, Gold & Silver ETFs to achieve optimal distribution among asset classes. • The scheme may also invest in Money Market Instruments, cash and cash equivalent and/or units of Liquid fund schemes. • The scheme's investment approach may be supported by a proprietary framework/model named SHAASTRA (Strategic Holistic Asset Allocation and Systematic Technical Risk Assessment) Multi Asset Strategy which uses a data-driven approach and incorporates elements of machine learning to support investment decisions, helping the Scheme in systematically identifying opportunities across varying market environments. The frameworks/models employed by the Scheme are subject to ongoing refinement and enhancement. The investment team continuously evaluates existing methodologies against empirical results and may incorporate additional techniques, alternative data sources, and advanced statistical methods to improve long-term risk-adjusted performance by investing in the schemes of various mutual funds. **Though every endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/Trustee does not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.** The scheme does not invest in Derivatives For detailed derivative strategies, please refer to SAI. **Portfolio Turnover Policy** Portfolio turnover is defined as the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds; and on account of the various factors that affect portfolio turnover, it is difficult to give an estimate, with any reasonable amount of accuracy. However, during volatile market conditions, the fund manager has the flexibility to churn the portfolio actively to optimize returns keeping in mind the cost associated with it.
Risk Profile of the Scheme	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: 1. **Risk Factors Associated with Investments in Foreign Securities** 2. **Risks Associated with investments in Gold & Silver ETF and related instruments** 3. **Risks associated with Securitized Debt** 4. **Risks associated with Short Selling and Securities Lending** 5. **Risks Associated with Debt & Money Market Instruments** 6. **Risks associated with segregated portfolio** 7. **Risks associated with investing in Tri-Party Repo through CCIL (TREPS)** 8. **Risks associated with investing in Underlying Schemes** 9. **Risks Associated with Equity Investments** 10. **Risks associated with Tracking errors/ difference of underlying Scheme** 11. **Risks associated with investing in REITs and InvITs** For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	The Scheme will have Regular Plan and Direct Plan** with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is made by indicating the choice in the application form. Each of the above Regular and Direct Plan under the scheme will have the following Options / Sub-options: (1) Growth Option and (2) Income Distribution cum Capital Withdrawal (IDCW) Option. The IDCW Option shall have only Reinvestment of IDCW and Payout of IDCW Option.

The default option for the unitholders will be Regular Plan - Growth Option if he is routing his investments through a distributor and Direct Plan – Growth option if he is a direct investor.
If the unit holders selects IDCW option but does not specify the sub-option then the default sub-option shall be Reinvestment of IDCW.
Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct Plan" against the Scheme name in the application form i.e. "Groww Multi Asset Omni FOF - Direct Plan". Treatment for investors based on the applications received is given in the table below:
Investors should also indicate "Direct" in the ARN column of the application form. If the application is received incomplete with respect to not selecting Regular/Direct Plan, the application will be processed as under:

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
5.	Direct	Not mentioned	Direct Plan
6.	Direct	Regular Plan	Direct Plan
7.	Mentioned	Regular Plan	Regular Plan
8.	Mentioned	Not mentioned	Regular 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.
**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

Applicable NAV (after the scheme opens for subscriptions and redemptions)

Applicable NAV for Purchases/Switch-ins
1. In respect of valid applications received upto 3.00 p.m. on a business day and entire amount is available in the mutual fund's account for utilization before the cut off time of the same day – closing NAV of the day of receipt of application;
2. In respect of valid applications received after 3.00 p.m. on a business day and the entire amount is available in the mutual fund's account for utilization before cut off time of the next business day – the closing NAV of the next business day;
3. Irrespective of the time of receipt of the application where the entire amount is available in Mutual fund's account for utilization before cut off time on any subsequent business day – the closing NAV of such subsequent business day. The above cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:
1. It is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the
switch-in scheme.

<table>
<tr><td></td><td colspan="3">2. Cheques received on a business day may be deposited with the primary bankers of the respective location on the next business day. NAV shall be as per the applicable NAV mentioned above.
To enable early sighting of funds by the schemes, investors are requested to avail of electronic facilities like RTGS / NEFT in respect of subscriptions and submit the proof of transfer of funds along with their applications. AMC shall not be responsible for any delay on account of banking clearance or circumstances which are beyond the control of AMC.
3. The provisions for applicability of NAV based on realization of funds will be applicable to all types of investment including various systematic investments routes (viz, SIP, STP, DTP etc.) as may be offered by the Scheme from time to time.

<u>Applicable NAV for Redemption/ Switch outs</u>
a) where the application received upto 3.00 pm – closing NAV of the day of receipt of application, and
b) an application received after 3.00 pm – closing NAV of the next business day.
Further, where the AMC or the Registrar has provided a facility to the investors to redeem /switch-out of the Scheme through the medium of Internet by logging onto specific web-sites or any other facilities offered by the AMC and where investors have signed up for using these facilities, the Applicable NAVs will be as provided above.

Technical issues when transactions are processed through online facilities/ electronic modes:
The time of transaction done through various online facilities / electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / SIP/ sale / switch of units is received in the servers of AMC/RTA. In case of transactions through online facilities / electronic modes, there may be a time lag of few seconds or upto 1-7 banking days between the amount of subscription being debited to investor's bank account and the subsequent credit into the respective Scheme's bank account. This lag may impact the applicability of NAV for transactions where NAV is to be applied, based on actual realization of funds by the Scheme. Under no circumstances will Groww Asset Management Limited or its bankers or its service providers be liable for any lag / delay in realization of funds and consequent pricing of units. The AMC has the right to amend cut off timings subject to SEBI (MF) Regulations for the smooth and efficient functioning of the Scheme. Representation of SIP transaction which have failed due to technical reasons will also follow same rule.</td></tr>
<tr><td rowspan="2">Minimum Application Amount/ Number of Units</td><td>Purchase</td><td>Additional Purchase</td><td>Redemption</td></tr>
<tr><td>Rs. 500/- and in multiples of Re. 1 for purchases and switch-in.</td><td>Rs. 500 per application and in multiples of Re. 1 thereafter.</td><td>The minimum redemption amount shall be Rs. 500 and in multiples of Re. 1 thereafter.

There is no minimum balance requirement.</td></tr>
<tr><td>Despatch of Redemption Request</td><td colspan="3">The redemption or repurchase proceeds shall be credited to the registered bank account/dispatched to the unitholders within 03 working days from the date of redemption or repurchase.</td></tr>
<tr><td>Benchmark Index</td><td colspan="3">Nifty 500 TRI (65%) + CRISIL Composite Bond Fund Index (25%) + Domestic Gold Prices (5%) + Domestic Silver Prices (5%)</td></tr>
<tr><td>Dividend Policy (IDCW)</td><td colspan="3"><u>Growth Option:</u>
Under the Growth option, there will be no distribution of income and the return to investors will be only by way of capital gains, if any, through redemption at applicable NAV of Units held by them.
<u>IDCW Option:</u>
Under the IDCW option, the Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit and interest, net of losses, expenses and taxes, if any, to Unitholders if, in the opinion of the Trustee, such surplus is available and adequate for distribution. The Trustee's decision with regard to such availability and adequacy of surplus, rate, timing and frequency of distribution shall be final. The Trustee may or may not distribute surplus, even if available, by way of IDCW. The IDCW will be paid to only those Unitholders whose names appear on the</td></tr>
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<table>
<tr><td></td><td>register of Unitholders of the Scheme / Option at the close of the business hours on the record date, which will be announced in advance.
The asset management company (AMC) is required to despatch to the unitholders the IDCW payments within seven working days from the record date. In case the AMC fails to despatch the IDCW payments within the stipulated time of seven working days, it shall be liable to pay interest to the unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. In case of dynamic lien the IDCW may be credited to the financier.

The IDCW Option will be available under two sub-options –
the Payout Option and the Reinvestment Option.

Payout of IDCW Option: Unitholders will have the option to receive payout of their IDCW by way of IDCW payments or any other means which can be enchased or by way of direct credit into their account. Reinvestment of IDCW Option:

Under the Reinvestment option, IDCW amounts will be reinvested in the reinvestment of IDCW Option at the Applicable NAV announced immediately following the record date.
The Trustees reserve the right to introduce new options and / or alter the payout of IDCW intervals, frequency, including the day of payout. When units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</td></tr>
<tr><td>Name of the Fund Manager</td><td>Mr. Paras Matalia, Mr. Shashi Kumar & Mr. Wilfred Gonsalves</td></tr>
<tr><td>Name of the Trustee Company</td><td>Groww Trustee Limited</td></tr>
<tr><td>Performance of the scheme:</td><td>This scheme does not have any performance track record</td></tr>
<tr><td>Additional Scheme Related Disclosures</td><td>i. Scheme's portfolio holdings - https://www.growwmf.in/downloads/fact-sheet
ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description - Not Applicable as it is a FOF scheme
iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly. https://www.growwmf.in/statutory-disclosure/portfolio and https://www.growwmf.in/financials/half-yearly-unaudited
iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed - Not Applicable as this is a new scheme
v. Aggregate investment in the Scheme by: Not Applicable as this is a new scheme
<table>
<tr><td>Sr. No.</td><td>Category of Persons</td><td colspan="2">Net Value</td><td>Market Value (In Rs.)</td></tr>
<tr><td>1.</td><td>Concerned scheme's Fund Manager(s)</td><td>Units</td><td>NAV per unit</td><td rowspan="2"></td></tr>
<tr><td></td><td></td><td colspan="2">Not Applicable</td></tr>
</table></td></tr>
<tr><td>Expenses of the Scheme</td><td>New Fund Offer: December 03, 2025 to December 17, 2025</td></tr>
<tr><td>Load Structure</td><td>Exit load: Nil</td></tr>
<tr><td>Recurring expenses</td><td>As per SEBI (MF) Regulations, 1996, recurring expenses will not exceed 2.25% of the Scheme's daily net assets.</td></tr>
</table>

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.

The recurring expenses of operating the Scheme on an annual basis, which shall be charged to the Scheme, are estimated to be as follows (each as a percentage per annum of the daily net assets)

Estimated Recurring Expenses:

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)	**0.05%**
Additional expenses for gross new inflows from specified cities*	Upto 0.30%

The investors are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Fund Scheme makes investments.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

As per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

If the scheme invests less than 80% in the underlying domestic fund, at least 2 bps shall be set apart on daily net assets within the maximum permissible limit of TER for investor education and awareness initiatives. Pursuant to provision no. 10.1.16 (a) (ii) of para 10.1 under Chapter

10 of SEBI Master Circular for Mutual Funds, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.

As mandated vide provision no. 3.1.2 of SEBI Master Circular on Mutual Fund dated June 27, 2024 the AMC shall not enter into any revenue sharing arrangement with the Underlying scheme in any manner and shall not receive any revenue by whatever means/head from the Underlying scheme. Any commission or brokerage received from the Underlying scheme shall be credited to scheme's account. Investors should note that the above expense to be borne by the investor includes the recurring expenses of the Underlying scheme(s) in which Fund-of-Funds scheme makes investment.

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.

**Additional Expenses upto 0.05% of daily net assets as permissible under Regulation 52 (6A) (c) may be charged by AMC under different heads of expenses mentioned under Regulation 52 (2) and (4) and more specifically stated in table above.

Note: 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 AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice

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 AMC shall adhere provisions of paragraph 10.1 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

a. All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI vide letter dated February 21, 2019 on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.
   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 upfronting 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 for Direct Plan & Regular Plan

Particulars	**Regular Plan**	**Direct Plan**
Opening NAV per unit	10.0000	10.0000
Gross Scheme Returns @ 8.75%	0.8750	0.8750
Expense Ratio @ 1.50 % p.a.	0.1500	0.1500
Distribution expense ratio @ 0.25%	0.0250	0.0000
Total Expenses	0.1750	0.1500
Closing NAV per unit	10.7000	10.7250
Net 1 Year Return	**7.00%**	**7.25%**

Notes:

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

Actual expenses for the previous financial year: Not Applicable as it's a new scheme

Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his 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/nav and on the website of AMFI www.amfiindia.com by 10.00 a.m. on the next Business Day.	
For Investor Grievances please contact	Name and Address of Registrar: KFin Technologies Ltd. Selenium,Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad-500032.	Name and Address of Investor Relations Officer: Mr. Krishnam Thota (Investor Relations Officer) Corporate Office - 505 – 5th Floor, Tower 2B, One World Centre, Near Prabhadevi Railway Station, Lower Parel, Mumbai – 400013, Maharashtra, Tele- +91 22 69744435 Email: iro@growwmf.in
Unitholders' Information	**Monthly / Half - Yearly Portfolio Disclosures** This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The Mutual Fund 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 https://growwmf.in/statutory-disclosure/portfolio (Fortnightly/Monthly), https://growwmf.in/financials/half-

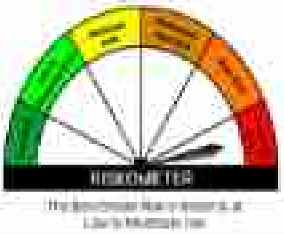
		yearly-unaudited-financials-&-portfolio (Half Yearly) and www.amfiindia.com. The AMC shall send via email the fortnightly statement of scheme portfolio within 5 days from the close of each fortnight and the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month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

Groww
MUTUAL FUND

APPLICATION FORM
Groww Multi Asset Omni FOF

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

NFO Opening Date: 03rd December 2025 | NFO Closing Date: 17th December 2025
Scheme Re-opens for continuous sale and repurchase on or before 01st January 2026

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
• Investments in a diversified portfolio of equity-oriented schemes; debt-oriented schemes; Gold & Silver ETFs • Long-term capital appreciation		[illegible] 

* 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.

MFD /RIA INFORMATION

Name & ARN Code	Sub Agent ARN Code	Sub Agent Code /Bank Branch Code/Internal Code	Employee Unique Identification Number	RIA Code
ARN-	ARN-			

☐ I/We hereby confirm that the EUIN 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.

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.

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.

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

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 ○ Any one or Survivor (Default)

4. FIRST APPLICANT DETAILS (Investor Name and Date of Birth should be as per PAN Card)

NAME
DOB D D M M Y Y Y Y
PAN / PEKRN
CKYC Id
Name of Guardian
PAN
(In case of minor) / Contact person for non individuals / PoA holder name

Guardian's Relationship With Minor ○ Father ○ Mother ○ Court Appointed Guardian	Date of Birth of Guardian D D M M Y Y Y Y (Mandatory in case of Minor)	Proof of Date of Birth and Guardian's Relationship with Minor ○ Birth Certificate ○ Passport ○ Others ______

Groww Multi Asset Omni FOF Form / 10th November 2025 / Version No. 2

Groww
MUTUAL FUND

ACKNOWLEDGMENT SLIP (Please retain this slip)
To be filled in by the investor. Subject to realization of cheque and finishing of Mandatory Information.

Name of the Investor Mr/Ms/M/s: ____________________
Scheme/Plan/Option: GROWW MULTI ASSET OMNI FOF
APP No.:
Payment Details: ________ Instrument No. ________ Date: ______ Drawn on Bank ____________________

STATUS*						
○ Resident Individual	○ NRI	○ AOP/BOI	○ Minor through Guardian	○ Trust /Charities / NGOs	○ HUF	○ Defence Establishment
○ Private Limited Company	○ FI	○ PSU	○ Body Corporate	○ Sole Proprietor	○ Society	○ Bank
○ Public Limited Company	○ PIO	○ FPI** (**as and when applicable)	○ Government Body	○ Partnership Firm	○ Others ________	

Note: In case First Applicant is Non individual please attach FATCA, CRS & UBO Self Certification Form. **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.

Mobile No. ☐ Tel. No. STD Code ☐ Office ☐ Residence ☐

Mobile No. provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

Email ID: (CAPITAL Letters only) ☐

Email ID provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

5. SECOND APPLICANT DETAILS (Investor Name and Date of Birth should be as per PAN Card.)

NAME ☐ STATUS : ○ Resident Individual ○ NRI

DOB D D M M Y Y Y Y PAN / PEKRN ☐ CKYC Id ☐

Mobile No. ☐

Mobile No. provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

Email ID (CAPITAL letters only) ☐

Email ID provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

6. THIRD APPLICANT DETAILS (Investor Name and Date of Birth should be as per PAN Card.)

NAME ☐ STATUS : ○ Resident Individual ○ NRI

DOB D D M M Y Y Y Y PAN / PEKRN ☐ CKYC Id ☐

Mobile No. ☐

Mobile No. provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

Email ID (CAPITAL letters only) ☐

Email ID provided pertains to
○ Self ○ Spouse ○ Dependent children ○ Dependent Sibling ○ Dependent Parents ○ A Guardian in case of a minor ○ POA ○ Custodian ○ PMS

7. CONTACT DETAILS OF SOLE / FIRST APPLICANT

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.				Overseas Address (Mandatory for NRI / FII Applicants)			
City/ Town		State		City/ Town		State	
Country		Pin Code		Country		Pin Code	

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)

Groww Multi Asset Omni FOF Form / 18th November 2025 / Version No. 3

8. INVESTMENT DETAILS (Please fill multiple purchase form for single cheque and multiple schemes.)

Scheme: GROWW MULTI ASSET OMNI FOF Plan: ____________

(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)

(Please tick (✓) the appropriate boxes only if applicable to the scheme in which you plan to invest) | Option | ○ Growth** ○ IDCW-Reinvestment ○ IDCW -Payout

9. PAYMENT DETAILS (Multiple cheques not permitted with single application form)

Mode of Payment: ○ Cheque ○ Funds Transfer ○ OTBM Facility (One Time Bank Mandate) ○ RTGS / NEFT

LEI No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Valid Upto ☐☐☐☐☐☐☐☐

Investment Amount (₹)	Net Amount (₹)	Instrument No./UTR No.	Date	Drawn on Bank	Bank Branch	City

Note: LEI No. is Mandatory for transaction amount 50 Cr and above for Non Individual. Groww Mutual Fund LEI number is [illegible] (** Default option if not selected)

OTM: One time bank Mandate

Reason for Investment: ○ House ○ Children's education ○ Children's Marriage ○ Car ○ Retirement ○ Others ____________

10. BANK ACCOUNT DETAILS MANDATORY for Redemption/IDCW/Refunds, if any

Account No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ A/c. Type (✓) ○ SB ○ Current ○ NRO ○ NRE ○ FCNR

Name of Bank ____________ Bank Branch ____________

Branch City ____________ PIN ☐☐☐☐☐☐ IFSC Code ☐☐☐☐☐☐☐☐☐☐☐ MICR Code ____________

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.

11. 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.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country***	Tax Payer Ref. ID No.	Identification Type	Country***	Tax Payer Ref. ID No.	Identification Type	Country***	Tax Payer Ref. ID No.	Identification Type

Country of Birth**		Country of Birth**		Country of Birth**	
Country of Nationality**		Country of Nationality**		Country of Nationality**	

** In case Country of Tax Residence is other than India then details of Country of Birth & Nationality need to be provided. *** In case Tax Identification Number is not available, kindly provide its functional equivalent

12. 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.

13. ADDITIONAL KYC DETAILS

OCCUPATION*	Professional	Agriculturist	Housewife	Retired	Government Service/Public Sector	Business	Forex Dealer	Student	Private Sector Service	Others
1st Applicant	○	○	○	○	○	○	○	○	○	○ ______
2nd Applicant	○	○	○	○	○	○	○	○	○	○ ______
3rd Applicant	○	○	○	○	○	○	○	○	○	○ ______
Guardian	○	○	○	○	○	○	○	○	○	○ ______

GROSS ANNUAL INCOME DETAILS**	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	25 Lacs - 1 Crore	>1 Crore	NET-WORTH** in ₹	Date
1st Applicant	○	○	○	○	○	○		
2nd Applicant	○	○	○	○	○	○		
3rd Applicant	○	○	○	○	○	○		
Guardian	○	○	○	○	○	○		

PEP DETAILS**	1st Applicant	2nd Applicant	3rd Applicant	Guardian
Are you a Politically Exposed Person (PEP)**	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
Are you related to a Politically Exposed Person (PEP)**	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○

14. POWER OF ATTORNEY (POA) HOLDER DETAILS

	PAN
1st Applicant POA Name	☐☐☐☐☐☐☐☐☐☐
2nd Applicant POA Name	☐☐☐☐☐☐☐☐☐☐
3rd Applicant POA Name	☐☐☐☐☐☐☐☐☐☐

15. 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 Nomination Form shall be provided separately)

	DETAILS	NOMINEE 1	NOMINEE 2	NOMINEE 3
Mandatory Details	Nominee Name			
	Share of Nominee (%)**			
	Relationship with Investor			
	Postal Address Please tick (✓) Other Address (Please mention complete address in the box)	☐ Same As First Applicant	☐ Same As First Applicant	☐ Same As First Applicant
	Mobile Number / Telephone No. of Nominee (s) / Guardian* In Case of Minor			
	Email ID of Nominee (s) / Guardian* In Case of Minor			
	Nominee/ Guardian (In case of Minor) Identification Number (Please ✓ any one and provide only number)***	☐ PAN ____________ ☐ Aadhaar (last 4) ____________ ☐ Driving Licence ____________ ☐ Passport Number ____________	☐ PAN ____________ ☐ Aadhaar (last 4) ____________ ☐ Driving Licence ____________ ☐ Passport Number ____________	☐ PAN ____________ ☐ Aadhaar (last 4) ____________ ☐ Driving Licence ____________ ☐ Passport Number ____________
Additional Details****	Nominee DOB	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
	Guardian			

** If % is not specified, then the assets shall be distributed equally amongst all the nominees *** Provide only number. PAN or Driving Licence or Aadhaar (last 4). However, in case of NRI / OCI / PIO, Passport number is acceptable. Copy of the document is not required. **** to be furnished only in following conditions / circumstances:
i. Date of Birth (DOB): please provide, only if the nominee is minor. ii. Guardian: it is optional for you to provide, if the nominee is minor.

A. I / We want the details of my / our nominee(s) to be printed in the statement of holding or statement of account, provided to me / us by the AMC / DP as follows:
(please tick, as appropriate) ☐ Name of nominee(s) ☐ Nomination: Yes/No

B. I hereby authorise ______________________ (nominee number [________]) to operate my account on my behalf, in case of my incapacitation in terms of paragraph 3.5 of the circular, i.e. He / She is authorised to encash my assets up to ________ % of assets in the account / folio or Rs.__________
(strike-off portions that are not relevant. If both % of assets and amount selected, then the amount shall be considered.)

C. Should be signed by all unit holders including joint holders, irrespective of mode of holding. Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Holder(s) details	Signature / Thumb Impression of Holder(s)	Witness Name	Witness Address	Witness Signature*
Sole / First Holder (Mr. /Ms.)				
Second Holder (Mr. /Ms.)				
Third Holder (Mr. /Ms.)				

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, the undersigned applicant(s)/unitholder(s) hereby confirm that I / we do not wish to appoint any nominee(s) in respect of the mutual fund application(s) / units held in my / our mutual fund folio(s) and understand the implications / issues involved in non-appointment of any nominee(s) and are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio(s).

16. 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 /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.

17. 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 e-mail, 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/recorded 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

① First / Sole Applicant / Guardian / Authorised Signatory	② Second Applicant / Authorised Signatory	③ Third Applicant / Authorised Signatory

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.

10. Investors are required to clearly indicate the plan/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 no 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 t 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.

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 non-individual 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, alongwith 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 b 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 issued three circulars - MIRSD/SE/Cir-21/2011 dated October 05, 2011, MIRSD/Cir- 23/2011 dated December 02, 2011 and MIRSD/Cir- 26/2011 dated December 23, 2011 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, applicants 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 circular No. MIRSD/Cir- 5/2012 dated April 13, 2012 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 (CVLMF) 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 CVLMF") 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.

Updation 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 needs 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 issuing 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.

3. 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 effected 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 effected 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.

4. 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.

5. 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 payments w.e.f. March 1, 2014.

a) 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)

b) Self attested copy of bank statement with current entries not older than 3 months; (or)

c) Self attested copy of bank passbook with current entries not older than 3 months; (or)

d) Bank Letter duly signed by branch manager/authorized personnel.

IV. INVESTMENT & PAYMENT DETAILS:

1. 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, there of 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.)

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.

3. 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.

4. 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 theOTMfacility opted by the investor.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

V. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. 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.

2. Multiple nominees (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.

3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.

4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.

5. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.

6. 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.

7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.

8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.

9. Nomination in respect of units stands rescinded upon the transfer of units.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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'.

16. Power of Attorney (POA) holder cannot sign the Nomination form.

17. Nomination is not allowed in a folio held on behalf of a minor.

18. 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.

19. 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 then the same shall supersede the existing nominee details in the folio.

VI. COMMUNICATION FOR THE INVESTORS :

CIR/MRD/DP/31/2014 dated November 12, 2014 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:

1. 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.

2. 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.

3. 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))

4. 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.

5. 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.

VII. SEBI CIRCULAR OF JUNE 30, 2009 ON REMOVAL OF ENTRY LOAD

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, 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.

VIII. BENEFITS

1. Mobile No.: Get alerts on the move for Purchase, IDCW or Redemption, SIP Debit alert when it reflects in your account or two days prior to SIP debit.

2. 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.

3. 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).

4. As per the AMFI Best Practice Guidelines Circular No. 77/2018-19 dated March 20, 2018 it is suggested to provide Email ID/ Mobile number of investors in application form.

5. 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.

6. 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.

IX. MICRO INVESTMENT (INCLUDING LUMPSUM & MICRO SIP)

1. 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.

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, incase 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.

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

2. 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.

X. UNITS HELD IN THE DEMATERIALISED FORM

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, 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.

2. 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.

3. Unit Holders opting the units in the demat mode , can submit redemption/switch only through DP or through stock exchange platform.

4. Unit holders opting for investment in demat mode can not ask for facilities like STP, SWP.

5. 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.

6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).

7. Demat facility will not be available for Daily, Weekly & Fortnightly Income Distribution cum capital withdrawal plans / options for all the schemes of GMF except Groww Liquid Fund, Groww Ultra Short Duration Fund, Groww Money Market Fund & Groww Low Duration Fund.

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

XII. 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, and notification no S.O. 1074(E) issued by Ministry of Finance (Department of Revenue) dated March 07, 2023, 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.growwmf.in for the Declaration Form.

XIII. 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 th 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 are liable 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

a) 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.

b) 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 an 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.

c) I/We permit/authorise 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.

d) 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.

e) 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.

g) 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.

h) 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) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

Groww
MUTUAL FUND

SIP REGISTRATION CUM ONE TIME DEBIT MANDATE FORM

(New investors subscribing to the scheme through SIP must submit this form along with Common Application Form)
(All points marked * are mandatory)

DISTRIBUTOR / BROKER INFORMATION

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code (Bank Branch Code)/ Internal Code	Employee Unique Identification Number	RIA Code
ARN-	ARN-			

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as the 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. UNITHOLDER INFORMATION

FOLIO NO.

PAN / PEKRN

NAME

DOB Or Incorporation
(Mandatory in case of Minor)

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

Scheme

Plan: ☐ Regular ☐ Direct Option: ☐ Growth ☐ IDCW* Reinvestment ☐ IDCW* Payout

[illegible]

3. SIP DETAILS

Installments Period: From Date To Date* *Maximum SIP end date should be upto 40 years from the start date

First SIP Installment via: Cheque No. Drawn on Bank and Branch

Amount A/c. No Amount per installment

Amount (in words)

I/We hereby authorize Groww Mutual Fund and their authorised service providers to debit my/our following bank account by NACH clearing for collection of SIP payments. Note: Please allow 1 month for NACH Mandate to register and start

Frequency (Please ✓)	○ Daily (Please tick (✓))	○ Weekly (Please tick (✓))	○ Monthly** (Please tick (✓))	○ Quarterly** (Please tick (✓))
		Dates ☐ 1 ☐ 8 ☐ 15 ☐ 22		

[illegible]

4. DECLARATION AND SIGNATURE (To be signed by ALL UNIT HOLDERS if mode of holding is 'joint')

[illegible]

[illegible]

[illegible]

SIGN HERE

Groww
MUTUAL FUND

UMRN Date

Utility Code ☑ Create ☒ Modify ☒ Cancel

Sponsor Bank Code I/We hereby authorize Groww Mutual Fund

To debit (tick✓) SB / CA / CC / SB-NRE / SB-NRO / Other Bank A/c

With Bank IFSC / MICR

An amount of Rupees ₹

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

Reference 1 Reference 2

1. 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. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. 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.

PERIOD

From

To

Maximum period of validity of the mandate is 40 years only

Maximum period of validity of this mandate is 40 years only

Signature of 1st Account Holder Signature of 2nd Account Holder Signature of 3rd Account Holder

Phone No.

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

SIP REGISTRATION CUM ONE TIME DEBIT MANDATE FORM / 23rd July 2025 / Version No. 2.0

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 40 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 b 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 (EUIN) - Investor investing through intermediary shall mandatorily mention the EUIN 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 EUIN box may be left blank. If left blank, AMC will seek the following declaration separately from the investor,

"I/We hereby confirm that the EUIN 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 EUIN 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 atleast 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 event 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 otherreason.

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 10th. 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 incase 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. 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.

21. 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.

22. 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.

23. 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.

24. 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.

Installment option available under SIP		SIP			
		Daily	Weekly	Monthly	Quarterly
Groww Multi Asset Omni FOF	Minimum SIP Amount	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 100 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter	Rs. 500 and in multiples of Re. 1/- thereafter
	Minimum SIP Installment	180 installments	24 installments	12 installments	4 installments
	SIP Dates	Any Date between 1 to 28 Default date is 15	Any Date From 1, 8, 15 & 22	Any Date between 1 to 28 Default date is 15	Any Date between 1 to 28 Default date is 15

ADDITIONAL INSTRUCTIONS FOR MICRO SYSTEMATIC INVESTMENT PLAN (MSIP)

1. Micro SIP (Systematic Investment Plan) upto Rs. 50,000 per year per investor shall be exempted from the requirement of PAN.

2. In case of Micro SIP also KYC is mandatory w.e.f. 1st January, 2012.

3. In lieu of PAN card copy, investor (including joint holders) to provide the self attested valid Photo ID Proof. Please refer Point 6 below.

4. All Micro SIPs where aggregate of installments in a financial year i.e. April to March does not exceed ₹50,000.

5. 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.

6. 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.

7. 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.

8. 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.

Groww
MUTUAL FUND

FATCA, CRS, ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION & NPO DECLARATION FORM-NON-INDIVIDUALS

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

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 ______________________________

ADDITIONAL KYC INFORMATION

Gross Annual Income (Rs.) [Please tick (✓)] ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5 - 10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore

OR

Net-worth Rs.______________ as on D D M M Y Y Y Y (Not older than 1 year)

Politically Exposed Person (PEP) Status*
(Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

*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.

Non-Individual Investors involved/ providing any of the mentioned services
☐ Foreign Exchange / Money Changer Services ☐ Gaming / Gambling / Lottery / Casino Services
☐ Money Lending / Pawning ☐ None of the above

FATCA & CRS Declaration

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

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.)

Sr. No.	Country	Tax Identification Number*	Identification Type (TIN or Other *, please specify)
1.			
2.			
3.			

*In case Tax Identification Number is not available, kindly provide its functional equivalent.
In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, 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

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

1. We are a, Financial institution ☐
(Refer 1 of Part C)
or
Direct reporting NFE ☐
(Refer 3(vii) of Part C)
(please tick as appropriate)

Global Intermediary Identification Number (GIIN) ______________________

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 ☐ Not obtained – Non-participating FI
☐ Not required to apply for - please specify 2 digits sub-category ____ (Refer 1A of Part C)

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 (that is, a company whose shares are regularly traded on an established securities market) (Refer 2a of Part C)
☐ Yes ☐ No (If yes, please specify any one stock exchange on which the stock is regularly traded)
Name of stock exchange______________________

2. Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2b of Part C)
☐ Yes ☐ No (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)
Name of listed company______________________
Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company
Name of stock exchange______________________

3. Is the Entity an active NFE (Refer 2c of Part C)
☐ Yes ☐ No
Nature of Business______________________
Please specify the sub-category of Active NFE ____ (Mention code – refer 2c of Part C)

4. Is the Entity a passive NFE (Refer 3(ii) of Part C)
☐ Yes ☐ No
Nature of Business______________________

FATCA, CRS, ULTIMATE BENEFICIAL OWNERSHIP (UBO) SELF CERTIFICATION & NPO DECLARATION FORM-NON INDIVIDUALS / 23rd July 2025 / Version No. 2.0

Declaration Form of Non-Profit Organization (NPO) (Mandatory 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/I acknowledge 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.

UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Category (Please tick applicable category): ☐ Unincorporated association / body of individuals ☐ Unlisted Company

☐ Religious Trust ☐ Limited Liability Partnership Company ☐ Public Charitable Trust

☐ Partnership Firm ☐ Non-Profit Organization*** ☐ Private Trust ☐ Others ______

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s). (Please attach additional sheets if necessary) Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E. Refer 3(vi) of Part C

Details	UBO1	UBO2	UBO3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax residency*			
PAN#			
Address	Zip ☐ State ______ Country ______	Zip ☐ State ______ Country ______	Zip ☐ State ______ Country ______
Address Type	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office	☐ Residence ☐ Business ☐ Registered office
Tax ID$			
Tax ID Type			
City of Birth			
Country of birth			
Occupation Type	☐ Service ☐ Business ☐ Others ______	☐ Service ☐ Business ☐ Others ______	☐ Service ☐ Business ☐ Others ______
Nationality			
Father's Name			
Gender	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others	☐ Male ☐ Female ☐ Others
Date of Birth	DD/MM/YYYY	DD/MM/YYYY	DD/MM/YYYY
Percentage of Holding (%) &			

*To include US, where controlling person is a US citizen or green card holder
In case of KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director, Settlor of Trust / Protector of Trusts as specified wherever applicable.
$ In case Tax Identification Number is not available, kindly provide functional equivalent
&Attach valid documentary proof like Shareholding pattern duly self attested by Authorised Signatory / Company Secretary

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 require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit 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. Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. 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.

Certification: I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read alongwith the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Groww Asset Management Limited / Groww Mutual Fund/ Trustees for any modification to this information promptly. I/We further agree to abide by the provisions of the Scheme related documents inter alia provisions on Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) on Automatic Exchange of Information (AEOI).

NPO Declaration : "Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that 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).

NAME: DESIGNATION: PLACE & DATE:

SIGN HERE

PART C FATCA Instructions & Definitions

1. 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.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's 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-

(i) 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.

- Investment entity is any entity:

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

(ii) Individual and collective portfolio management; or

(iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

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 activities 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 03, 04, 05 and 06 (refer point 2c.)

- 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.

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	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

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

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

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 NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;

02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing
03	Substantially all of the activities of the NFEconsist 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 an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a 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
05	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;
06	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;
07	Any NFE that fulfills all of the following requirements: • 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, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; 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 reasonable compensation for services rendered, or as payment 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 thereof. Explanation. - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Ac

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 direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE The term passive NFE means

(1) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a
publicly traded company;

or

(2) an investment entity defined in clause (1) of these instructions

(3) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income:
The term passive income includes income by way of :
(1) Dividends,
(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 into 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 the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions. Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means '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 of / entitlements to:

(1) More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;

(2) More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership firm or who exercises control* through other means

*Control shall include the right to control the management or the policy decision.

(3) 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.

(4) Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official

(5) Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through 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.

(6) Where the client or the owner of the controlling interest is an entity listed on a stock exchange in India, or it is an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions notified by the Central Government, or it is a subsidiary of such listed entities, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such entities.

4. Reasons why FI not required to apply for GIIN

Code	Sub-category
01	Cp of legal person-ownership
02	Cp of legal person-other means
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

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

(1) a corporation the stock of which is regularly traded on one or more established securities markets;

(2) 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);

(3) the United States or any wholly owned agency or instrumentality thereof;

(4) 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;

(5) 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;

(6) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(7) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(8) any regulated investment company as defined in section 851 of 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);

(9) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(10) 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;

(11) 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;

(12) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(13) 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) Owner documented FFI

An FFI meets the following requirements:

(a) The FFI is an FFI solely because it is an investment entity;

(b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(c) The FFI does not maintain a financial account for any non participating FFI;

(d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

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

(viii) Exemption code for U.S. persons

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

Groww
MUTUAL FUND

(ASBA Application Form) (Application Supported by Blocked Amount)

GROWW MULTI ASSET OMNI FOF

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

NFO Opening Date : 03rd December 2025 | NFO Closing Date : 17th December 2025
Scheme Re-opens for continuous sale and repurchase on or before 01st January 2026
Offer for Sale of Units at Rs. 10 as on the date of allotment for applications received during the New Fund Offer

1. DISTRIBUTOR / BROKER INFORMATION

Distributor ARN Code	Sub Distributor ARN	Sub Agent Code/Bank Branch Code/Internal Code	Employee Unique Identification Number	RIA Code

FOR OFFICE USE ONLY

SCSB	
SCSB IFSC Code	
Syndicate Member Code	
SL No.	

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as the transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or [illegible] 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 [illegible]

MANDATORY

[illegible]

(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** D D M M Y Y Y Y
[illegible]

Relation with Minor /Designation M A N D A T O R Y

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 (incase 1st applicant is Minor)

4. PERMANENT ACCOUNT NUMBER (PAN) & KYC COMPLIANT - MANDATORY

PAN / PEKRN of 1st applicant/ Guardian (incase 1st applicant is Minor) ☐ Attached Pan Proof ☐ Attached KYC Acknowledgement Copy

5. INVESTMENT DETAILS (Please refer respective SID/KIM for product labelling)

Scheme: Groww Multi Asset Omni FOF

Investment Amount:

6. BANK ACCOUNT DETAILS FOR BLOCKING OF FUNDS

Name of Bank M A N D A T O R Y | Bank Branch M A N D A T O R Y

Account No M A N D A T O R Y

Total Amount to be Blocked (Rupees in figures) M A N D A T O R Y (Rupees in Words)

7. DECLARATION AND SIGNATURE

[illegible]

☐ [illegible] ☐ [illegible]

SIGN HERE

[illegible]	[illegible]	[illegible]

Groww
MUTUAL FUND

ACKNOWLEDGMENT SLIP (Please retain this slip)

APP No. :

[illegible]

Received From Mr/Ms/M/s.

An application for allotment of Units under ☐ GROWW MULTI ASSET OMNI FOF

SCSB A/C Details Bank Account No. ____________ Bank Name & Branch where Account is held ____________

Amount Blocked ₹ (in figures) ____________ ₹ (in words) ____________

[illegible]

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 11, 2010, 27 Banks have been recognised as SCSBs. Investors maintaining their accounts in of 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. 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

12. 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.