

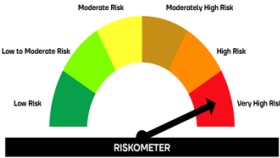
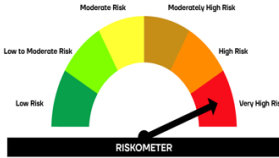
**SCHEME INFORMATION DOCUMENT (SID)**

**Section I**

**Navi Nasdaq 100 Fund of Fund**

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

[Pursuant to AMFI communication *vide* letter no 35P/MEM-COR/126 dated March 20, 2024, inflows and subscriptions (including by way of lump sum, switch-ins, new/existing registrations of Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) is not being accepted.]

<b>This product is suitable for investors who are seeking*:</b>	<b>Scheme Risk-o-meter</b>	<b>Benchmark Risk-o-Meter</b>
<ul style="list-style-type: none"> <li>• Capital appreciation over the long term.</li> <li>• Return that corresponds generally to the performance of NASDAQ 100 Index, subject to tracking error.</li> </ul>	 <p>The risk of the scheme/benchmark is <b>Very High Risk</b></p>	 <p>The risk of the scheme/benchmark is <b>Very High Risk</b></p>
		As per AMFI Tier I Benchmark-NASDAQ 100 TRI

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

"The above risk-o—meter is based on the scheme portfolio as on September 30, 2024. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website <https://navi.com/mutual-fund/downloads/statutory-disclosure>."

**Continuous Offer of Units at Applicable NAV**

<b>Name of Mutual Fund</b>	Navi Mutual Fund
<b>Name of Asset Management Company</b>	Navi AMC Limited CIN U65990KA2009PLC165296
<b>Name of Trustee Company:</b>	Navi Trustee Limited CIN: U65990WB2009PLC134536
<b>Addresses</b>	<i>Registered Office:</i> Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102
<b>Website</b>	<a href="https://navi.com/mutual-fund">https://navi.com/mutual-fund</a>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996 as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not

been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Navi Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://navi.com/mutual-fund/downloads/scheme-documents>.

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website <https://navi.com/mutual-fund/downloads/scheme-documents>.**

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

**This Scheme Information Document is dated November 29, 2024.**

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**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

<b>Sr. No.</b>	<b>Title</b>	<b>Description</b>
<b>I</b>	<b>Name of the scheme</b>	Navi Nasdaq 100 Fund of Fund
<b>II</b>	<b>Category of the Scheme</b>	Other Schemes-Fund of Fund
<b>III</b>	<b>Scheme type</b>	An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index.
<b>IV</b>	<b>Scheme code</b>	NAVI/O/O /FOO/21/12/0014
<b>V</b>	<b>Investment objective</b>	The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/ or Index Fund based on NASDAQ 100 Index. There is no assurance that the investment objective of the Scheme will be achieved.
<b>VI</b>	<b>Liquidity/listing details</b>	The Scheme offered being an open-ended scheme will offer Units for Sale /Switch-in and Redemption / Switch-out on every Business Day at NAV based prices.
<b>VII</b>	<b>Benchmark (Total Return Index)</b>	<p><b>Name of Benchmark:</b> NASDAQ 100 TRI</p> <p><b>Justification for use of benchmark:</b> The Scheme's performance will be measured against the benchmark NASDAQ 100 Index. NASDAQ 100 is one of the world's prominent large-cap growth index. It includes 100 of the largest domestic and international non-financial companies listed on the Nasdaq Stock Market based on market capitalization. Index reflects companies across computer hardware, and software, telecommunications, retail/wholesale trade and biotechnology. Index has very long track record. Thus, it would be an appropriate benchmark for the Scheme.</p>
<b>VIII</b>	<b>NAV disclosure</b>	<p>The Asset Management Company ("AMC") shall calculate and update the NAVs of the Scheme on its website (<a href="https://navi.com/mutual-fund">https://navi.com/mutual-fund</a>) and of the Association of Mutual Funds in India ("AMFI") (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) on next Business day by 10.00 a.m.</p> <p>For further details please refer <b>Section II.</b></p>
<b>IX</b>	<b>Applicable timelines</b>	<p><b>Timeline for Dispatch of Redemption:</b></p> <p>Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 01 Business Day from date of receipt of request from the Unit holder or as per timelines prescribed by AMFI in case of exceptional circumstances.</p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 05 Business Days of receiving a valid redemption request.</p> <p>All the IDCW payments shall be in accordance and compliance with SEBI</p>

		regulations, as amended from time to time.																																				
<b>X</b>	<b>Plans and Options Plans/Options and sub options under the Scheme</b>	<p>Plan- Direct Plan and Regular Plan</p> <p>Each Plan offers Growth Option.</p> <p>Direct Plan is only for the investors who purchase/subscribe Units in the Scheme directly with the Fund (i.e. Investments not routed through AMFI Registration number (ARN) Holder). Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund; except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors.</p> <p>The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> <p>Default Option: Growth</p> <p>All plans and options available for offer under the Scheme shall have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options.</p> <p>For further detailed, kindly refer <b>SAI</b>.</p>	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	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																			
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7	Mentioned	Regular	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			
<b>XI</b>	<b>Load Structure</b>	<p>Exit Load: NIL</p> <p>Redemption of units would be done on First in First out Basis (FIFO).</p>																																				

		As per paragraph 10.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, no entry load will be charged by the scheme to the investor. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.
<b>XII</b>	<b>Minimum Application Amount/switch in</b>	Rs. 10/-and in multiples of Re. 1/- thereafter
<b>XIII</b>	<b>Minimum Additional Purchase Amount</b>	Rs. 10/- and in multiples of Re. 1/- thereafter
<b>XIV</b>	<b>Minimum Redemption/switch out amount</b>	Minimum Redemption - Rs. 10/- or 1 Unit or account balance whichever is lower.  In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.
<b>XV</b>	<b>New Fund Offer Period</b>	Not Applicable.
<b>XVI</b>	<b>New Fund Offer Price</b>	Not Applicable.
<b>XVII</b>	<b>Segregated portfolio/side pocketing disclosure</b>	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.  Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time  The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.  For details, kindly refer <b>SAI</b> .
<b>XVIII</b>	<b>Swing pricing disclosure</b>	Not Applicable.
<b>XIX</b>	<b>Stock lending/short selling</b>	The Scheme shall not engage in Stock lending/short selling.
<b>XX</b>	<b>How to Apply</b>	Applications filled up and duly signed by all joint investors should be submitted along with the cheque/draft/other payment instrument or

		<p>instruction to a designated ISC/Official Point of acceptance of AMC or the Registrar.</p> <p>All cheques and bank drafts must be drawn in favour of "Navi Nasdaq 100 Fund of Fund" and the name of the respective Plan should also be mentioned and crossed "A/c Payee only".</p> <p>The investor needs to submit to Registrar/AMC a blank cancelled cheque or its photocopy, self-attested PAN copy and Know Your Customer number, in-person verification, self-attested UIDAI copy, CKYC KRA-KYC form and other documents as asked by Registrar/AMC.</p> <p>Details in <b>section II</b></p>																
XXI	<b>Investor services</b>	<p>Contact details for general service requests:</p> <ul style="list-style-type: none"> <li>• call at 1800 103 8999(toll free), or</li> <li>• e-mail: <a href="mailto:mf@navi.com">mf@navi.com</a> or</li> <li>• for chat bot option click here- <a href="https://m.navi.com/d1TRK4WScNb">https://m.navi.com/d1TRK4WScNb</a></li> <li>• Investors may contact / visit any of the Investor Service Centres (ISCs) of the AMC;</li> </ul> <p>Complaints resolution should be addressed to Ms. Sadiqa Banu, who has been appointed as the Investor Relations Officer and can be contacted at: Toll free/Tel No: 1800 103 8999/08045113400</p> <p>Email: <a href="mailto:mf@navi.com">mf@navi.com</a></p> <p>Address: Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Bengaluru, Karnataka 560102.</p>																
XXII	<b>Specific attribute of the scheme</b>	Not Applicable.																
XXIII	<b>Special product/facility available on ongoing basis</b>	<p><b>Systematic Investment Plan(SIP)</b></p> <p>SIP is a facility enabling investors to save and invest in the Scheme at frequency/dates prescribed by the Mutual Fund, by submitting post-dated cheques / payment instructions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Particulars</th> <th style="width: 33%;">Frequency</th> <th style="width: 33%;">Details</th> </tr> </thead> <tbody> <tr> <td rowspan="6">Frequency and Transaction Dates</td> <td>Daily</td> <td>All Business Days</td> </tr> <tr> <td>Weekly</td> <td>Every Wednesday</td> </tr> <tr> <td>Fortnightly</td> <td>Alternate Wednesday</td> </tr> <tr> <td>Monthly</td> <td>All Business Days</td> </tr> <tr> <td>Quarterly</td> <td>All Business Days</td> </tr> <tr> <td>Half Yearly</td> <td>All Business Days</td> </tr> </tbody> </table> <p>Unit holder can enroll for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance.</p>	Particulars	Frequency	Details	Frequency and Transaction Dates	Daily	All Business Days	Weekly	Every Wednesday	Fortnightly	Alternate Wednesday	Monthly	All Business Days	Quarterly	All Business Days	Half Yearly	All Business Days
Particulars	Frequency	Details																
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	Half Yearly	All Business Days																



		<p>If the SIP period is not specified by the unit holder then the SIP enrolment will be deemed to be for perpetuity and processed accordingly.</p> <p>Default option:  Default date – 07<sup>th</sup> of every month/quarter/half yearly  Default frequency – Monthly</p> <p><b>SIP through Electronic Clearing System (ECS)/Direct Debit</b>  Investors / Unit holders may also enroll for SIP facility through Electronic Clearing Service (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. In order to enroll for SIP ECS Debit facility or Direct Debit Facility, an Investor must fill-up the Application Form for SIP ECS/ Direct Debit facility.</p> <p>In case of SIP with payment mode as ECS/Direct Debit, Investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the ECS/debit mandate is provided.</p> <p>All SIP cheques/payment instructions should be of the same amount and same date (excluding first cheque).</p> <p>There should be a gap of at least 30 days between initial SIP Subscription and the subsequent SIP installment in case of SIP transactions commenced during ongoing offer.</p> <p>Investors will have the right to discontinue/cancel the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. SIPs shall be cancelled within 2 business days of such request placed by the investor. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds from three Installments out of a continuous series of Installments submitted at the time of initiating a SIP (Subject to a minimum under SIP i.e. 12 months), the SIP is deemed as discontinued.</p> <p>In case of auto cancellations, uniform timeline for treating a SIP as closed / cancelled shall be as specified by SEBI.</p> <p>Number of failed debit attempts prior to cancellations of SIP for Daily, weekly, fortnightly and monthly shall be 3 attempts and in case of bi-monthly or higher interval/frequency shall be 2 attempts.</p> <p>Units will be allotted at the Applicable NAV of the respective dates on which the investments are sought to be made. In case the date falls on a Holiday</p>
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or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose.

An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with.

The AMC reserves the right to change / modify Load structure and other terms and conditions under the SIP prospectively at a future date. Please refer to the SIP Enrolment Form for terms & conditions before enrolment.

**Systematic Transfer Plan (STP)**

STP is a facility given to the Unit holders to transfer sums on periodic basis from one scheme to another schemes launched by the Mutual Fund from time to time by giving a single instruction.

Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals.

Particulars	Frequency	Details
Frequency and Transaction Dates	Daily	All Business Days
	Weekly	Every Wednesday
	Fortnightly	Every Alternate Wednesday
	Monthly	1,7,10,15,20, 25 day of Month

If any STP transaction due date falls on a non-Business day, then the respective transactions will be processed on the immediately succeeding Business Day for both the schemes.

STP can be into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of Navi Mutual Fund. Investors could also opt for STP from an existing account by quoting their account / folio number.

Default Option :  
 Default Date – 07<sup>th</sup>  
 Default Frequency - Monthly

**Systematic Withdrawal Plan (SWP)**

SWP is a facility enabling the unit holders to withdraw amount from the Scheme at a frequency prescribed by the Mutual Fund from time to time, by giving a single instruction to the Mutual Fund.

There are two options available under SWP viz - Monthly option and Quarterly option, the details of which are given below:

Particulars	Frequency
-------------	-----------

		Monthly	5th of the Month
		Quarterly	5th of the Quarter
		<p>Default Option: Default Frequency: Monthly</p> <p><b>SIP Pause Facility:</b> SIP Pause facility gives option to pause the SIP for a period ranging from 1month up to 6 months in a respective scheme. Basic Terms and conditions are as follows:</p> <ul style="list-style-type: none"> <li>• The applicant will have the right to pause SIP which is directly registered with Navi Mutual Fund.</li> <li>• An investor who wishes to request for SIP Pause facility shall duly fill the SIP Pause Form and submit the same at the office of Navi Mutual Fund or CAMS Service Centre or online /app of Navi Mutual Fund.</li> <li>• A valid form for SIP Pause facility will be processed within 15 days from the date of receipt of the same.</li> <li>• SIP Pause facility would allow existing investor to 'Pause' their SIP for a specified period of time i.e. Minimum 1 month and Maximum 6months.</li> <li>• There would be no restriction on the number of times a SIP can be paused.</li> <li>• SIP Pause facility shall be available where 'SIP Facility' is available in the Schemes of Navi Mutual Fund.</li> <li>• SIP Pause Facility is applicable only for AMC initiated debit instructions i.e. ECS/NACH/Direct Debit, etc.</li> <li>• SIP Pause Facility is not possible for investors having Standing Instructions with banks.</li> <li>• The SIP shall continue from the subsequent instalment after the completion of pause period automatically.</li> <li>• If the SIP pause period is coinciding with the SIP Top Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top Up amount. For e.g. SIP instalment amount prior to pause period is Rs. 5,000/- and SIP Top Up amount is Rs.1,000/- . If the pause period is completed after date of SIP Top Up, then the SIP instalment amount post completion of pause period shall be Rs.6,000/-.</li> <li>• Incomplete SIP Pause Form in any respect would be liable to be rejected.</li> <li>• The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&amp;T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason.</li> </ul>	

		<p><b>Switch into the Scheme:</b></p> <p>Investors who hold units in any of the schemes of Navi Mutual Fund have the option to Switch part or all of their unit holdings in the Scheme to any other Scheme offered by Navi Mutual Fund from time to time. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their investment needs. Switch-in requests are subject to the minimum application amount as mentioned in this Scheme Information Document.</p> <p>For details kindly refer <b>SAI</b>.</p>
<b>XXIV</b>	<b>Weblink</b>	<p>Visit <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> for TER for last 6 months and Daily TER.</p> <p>Visit <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure/factsheet">https://navi.com/mutual-fund/downloads/statutory-disclosure/factsheet</a> scheme factsheet.</p>

#### **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

(viii) The Trustees have ensured that the Navi Nasdaq 100 Fund of Fund approved by them is a new product offered by Navi Mutual Fund and is not a minor modification of any existing Fund

**Date: November 29, 2024**

**Place: Bengaluru**

**Sd/-**

**Sweta Bharat Shah  
Chief Compliance Officer**

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index	95%	100%
Debt schemes, Debt & Money Market Instruments*, including Tri Party Repo^, G-Secs and Cash	0%	5%

\*Investments in Repo in Corporate debt and corporate reverse repo shall be within the limits prescribed as per SEBI circulars and guidelines issued from time to time.

^or similar instruments as may be permitted by RBI / SEBI 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.

The residual portion of 5% in asset allocation is provided for liquidity purposes and hence instruments will be only cash and cash equivalent.

The scheme will invest in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index as per the limits specified in the asset allocation of respective schemes. The indicative list of overseas ETF's and/or Index Fund\* based on NASDAQ 100 Index are as follows:

- **iShares NASDAQ 100 UCITS ETF USD (Acc)** Invesco NASDAQ 100 ETF (QQQM) or
- **Victory NASDAQ-100 Index fund (formerly USAA NASDAQ-100 Index fund)**
- similar overseas ETF and/or Index Fund based on NASDAQ 100 Index

\* The list of schemes provided is indicative and the Scheme can invest only in similar mutual fund/s or exchange traded fund/s with similar investment strategy, similar investment objective, similar asset allocation, similar benchmark.

Navi Nasdaq 100 Fund of Fund is not a dedicated Feeder fund and investment in underlying fund will be undertaken subject to fulfilment of documentation and regulatory requirements applicable for investing in the underlying fund.

The Scheme shall invest in Units/Securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulator as may be permissible and described in Paragraph 12.19 of SEBI Master circular on Mutual Funds dated June 27, 2024 as may be amended from time to time, within the overall applicable limits.

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

Sl.no	Type of Instrument	Percentage of Exposure	Circular References
1	Overseas investments*	Maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time	Paragraph 12. 19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2	Securitized Debt	The scheme shall not invest in this instrument.	-
3	Securities lending and borrowing	The scheme shall not invest in this instrument.	-
4	Equity derivatives	The scheme shall not invest in this instrument.	-
5	Credit Default Swaps	The scheme shall not invest in this instrument.	-
6	Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs)	The scheme shall not invest in this instrument.	-
7	Structured obligation and Credit enhancement	The scheme shall not invest in this instrument.	-
8	Debt instruments with special features	The scheme shall not invest in this instrument.	-
9	own Mutual Fund Schemes or Other Mutual fund schemes	The scheme shall not invest in this instrument.	-
10	Listed debt or money market securities	The scheme shall not invest in this instrument.	-

\*The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC. The Scheme may invest upto 5% in units of mutual fund schemes which invest in the money market securities and / or Debt Schemes of Navi Mutual Fund.

The scheme shall participate in the corporate bond repo transactions and in accordance with extant SEBI / RBI guidelines and any subsequent amendments thereto specified by SEBI and / or RBI from time to time. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 5% of the net assets of the concerned scheme.

The cumulative gross exposure through units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index, Debt schemes, debt, fixed income derivatives positions, repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. Investment & Disclosure in the derivatives will be in line with Paragraph 12.24 of SEBI Master circular on Mutual Funds dated June 27, 2024.

The Scheme may also invest in units of debt and liquid mutual fund schemes. As per investment restrictions specified in the Seventh schedule of SEBI (Mutual Funds) Regulations, 1996, the Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the 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.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to and Paragraph 12.11, 12.11.2.1.b of SEBI Master circular on Mutual Funds dated June 27, 2024 as may be amended from time to time.

#### **Changes in Investment Pattern:**

##### **Rebalancing in case of short term and defensive considerations**

Subject to the SEBI regulations, the asset allocation pattern indicated above may change from time to time, keeping in view the market conditions, market opportunities, applicable regulations and political and macroeconomic factors. Such changes in the investment pattern will be for short term and defensive considerations only and the intention being at all times to seek to protect the interests of the Unit holders.

##### **Rebalancing due to Passive Breaches**

Pursuant to paragraph 2.9. of SEBI Master Circular on Mutual Funds dated June 27, 2024, in case of any deviation due to passive breaches, the asset allocation would be restored in line with the above-mentioned asset allocation pattern within 30 business days from the date of deviation.

In case the asset allocation is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objective of the scheme.

In case the scheme is not rebalanced within the afore mentioned mandate plus extended timelines:

- a. The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- b. The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme.

In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme.

- i. The AMC shall immediately communicate the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced.



- ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.
- iii. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. [www.navimutualfund.com](http://www.navimutualfund.com).

The AMC shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above and for defensive considerations owing to changes in factors such as market conditions, market opportunities, applicable regulations and political and economic factors.

Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.

**Rebalancing in case of involuntary corporate action.**

In the event of involuntary corporate action the scheme shall dispose the security not forming part of the underlying index within a day from the date of allotment of Listing.

In case of any breaches in asset allocation, the norms as specified in para 2.9 and 3.5.3.11 of SEBI Master circular on Mutual Funds dated June 27, 2024 shall be applicable.

**B. WHERE WILL THE SCHEME INVEST?**

The corpus of the Scheme will be invested in instruments which will include but not limited to:

- a) units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index as per the limits specified in the asset allocation. The indicative list of overseas ETF's and/or Index Fund based on NASDAQ 100 Index are as follows:
  - **iShares NASDAQ 100 UCITS ETF USD (Acc)**
  - **Invesco Nasdaq 100 ETF (QQQM)**
  - **Victory NASDAQ-100 Index fund (formerly USAA NASDAQ-100 Index fund)**
  - **Or similar overseas ETF and/or Index Fund based on NASDAQ 100 Index**

Please refer Section II of the document for further details for each instrument.

### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme follows a passive investment strategy and will invest in Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index. The AMC/ Underlying Scheme does not make any judgments about the investment merit of NASDAQ-100 Index nor will it attempt to apply any economic, financial or market analysis. The Scheme shall invest in Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index, except to meet its liquidity requirements.

The scheme would also invest in units of Liquid/ debt schemes, debt and money market instruments as stated in the asset allocation table. However, there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund.

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

### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The performance of the Scheme will be benchmarked with NASDAQ 100 TRI.

#### **Justification for use of benchmark**

The Scheme's performance will be measured against the benchmark NASDAQ 100 Index. NASDAQ 100 is one of the world's prominent large-cap growth index. It includes 100 of the largest domestic and international non-financial companies listed on the Nasdaq Stock Market based on market capitalization. Index reflects companies across computer hardware, and software, telecommunications, retail/wholesale trade and biotechnology. Index has very long track record. Thus, it would be an appropriate benchmark for the Scheme.

### **E. WHO MANAGES THE SCHEME?**

The Scheme is managed by Mr. Aditya Mulki. Mr. Aditya Mulki is the dedicated Fund Manager for the Overseas ETFs and the Index Funds. His details are as under:

<b>Name of Fund Manager</b>	<b>Age &amp; Qualifications</b>	<b>Previous Experience</b>	<b>Managing Scheme Since</b>	<b>Other Funds Managed</b>
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Mr. Aditya Mulki	Age-34 Years  Qualification-CFA Charter holder, Bachelor of Commerce from Mumbai university	Prior to joining Navi Mutual Fund, Mr. Mulki has worked closed to 6 years at Quantum Advisors Ltd. As an Equity research analyst, covering consumable staples, consumer discretionary, building materials and media sector	March 23, 2022	<ul style="list-style-type: none"> <li>• Navi Nifty 50 Index Fund</li> <li>• Navi ELSS Tax saver Nifty 50 Index fund</li> <li>• Navi Nifty Next 50 Index Fund</li> <li>• Navi Nifty Bank Index Fund</li> <li>• Navi Nifty Midcap 150 Index Fund</li> <li>• Navi Nifty India Manufacturing Index Fund</li> <li>• Navi US Total Stock Market Fund of Fund</li> <li>• Navi Large &amp; Mid Cap fund</li> <li>• Navi Flexi Cap Fund</li> <li>• Navi Aggressive Fund - Equity (Formerly known as Navi Equity Hybrid Fund – Equity)</li> <li>• Navi ELSS Tax Saver Fund</li> <li>• Navi BSE Sensex Index Fund</li> <li>• Navi Nifty IT Index Fund</li> <li>• Navi Nifty 500 Multicap 50-25-25 Index Fund</li> </ul>
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#### F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

##### List of existing schemes:

1. Navi US Total Stock Market Fund of Fund
2. Navi NASDAQ 100 Fund of Fund

For detailed comparative table please refer the website: <https://navi.com/mutual-fund/downloads/disclosure-sid-kim>.

#### G. HOW HAS THE SCHEME PERFORMED?

Scheme Performance as on September 30, 2024	Compounded Annualised Returns	Scheme Returns % (Regular Growth)	Benchmark Returns %	Scheme Returns % (Direct Growth)	Benchmark Returns %
Returns for the last 1 years		37.52%	36.10%	37.75%	36.10%
Returns for the last 3 years		-	-	-	-
Returns for the last 5 years		-	-	-	-
Returns since inception		17.13%	12.96%	17.37%	12.96%

	<p>Expense structure for Direct &amp; Regular Plan may vary. Past performance may or may not be sustained in future.</p> <p><b>Benchmark: Nasdaq 100 TRI. Allotment date: 23rd March, 2022</b></p> <p>Returns are compounded annualized. The returns are calculated for Regular Plan- Growth Option and Direct Plan- Growth Option.</p>
<b>Absolute Returns for each financial year for the last 5 years</b>	<p>Past performance may or may not be sustained in future.</p>

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors is available at <https://navi.com/mutual-fund/downloads/statutory-disclosure>
- Disclosure of name and exposure to Top 7 stocks, as a percentage of NAV is available at <https://navi.com/mutual-fund/downloads/statutory-disclosure>
- Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly is available at <https://navi.com/mutual-fund/downloads/portfolio>
- Portfolio Turnover Rate -Not Applicable.
- Aggregate investment in the Scheme as on September 30, 2024:

Sl. No.	Category of Persons	Net Value		Market Value
		Units	NAV per unit	(in Rs.)
1	Aditya Venkatesh Mulki	20,117.21	14.97	3,01,223.02

For disclosure w.r.t investments by key personnel and AMC directors in this regard kindly refer SAI.

- Investments of AMC in the Scheme – Please visit website <https://navi.com/mutual-fund/downloads/statutory-disclosure>

The AMC may invest in the Scheme(s) anytime during the continuous offer period subject to the SEBI (MF) Regulations, 1996 . The AMC may also invest in existing schemes of the Mutual Fund. As per the existing SEBI (MF) Regulations, 1996 the AMC will not charge Investment Management and Advisory fee on the investment made by it in the Scheme(s) or existing Schemes of the Mutual Fund.

Subject to Regulation 25(16A) of the SEBI (Mutual Funds) Regulations, 1996 read with paragraph 6.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by SEBI from time to time. Such investment shall be maintained at all times and shall not be redeemed unless the scheme is wound up.

### Part III- OTHER DETAILS

#### A. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, 1996 , or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV shall be calculated up to four decimal places. However the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option.

The NAVs will be calculated for all the Business days.

Pursuant to Regulation 49 (3) the repurchase Price of the units of an open ended scheme will not be lower than 95% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

Illustration on Computation of NAV: If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: 10,55,55,000.00 / 1,00,00,000 = Rs. 10.5555 per unit.

#### **Ongoing price for Redemption (sale) /Switch outs (to other schemes/plans of the Mutual Fund) by Investors.**

Ongoing price for redemption /Switch out (to other Schemes/Plans of the Mutual Fund) is the price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Unit at Applicable NAV,

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

## **B. NEW FUND OFFER (NFO) EXPENSES**

This is an ongoing scheme on the date of updating this document.

## **C. ANNUAL SCHEME RECURRING EXPENSES**

The AMC has estimated upto 1.00% of the daily net assets of the Scheme. For the actual current expenses being charged, the investor may refer to the website of the Mutual Fund (<https://navi.com/mutual-fund/downloads/disclosure-sid-kim>). Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). The Mutual Fund would update the current expense ratios on the website at least three business days prior to the effective date of the change.

<b>Expense Head</b>	<b>% of daily net assets</b>
Investment Management and Advisory Fees	Upto 1.00%
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 redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively <sup>1</sup>	
Goods and Services Tax (GST) on expenses other than investment and advisory fees <sup>2</sup>	
Goods and Services Tax (GST) on brokerage and transaction cost <sup>2</sup>	
Other Expenses	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)</b>	<b>Upto 1.00%</b>
Additional expenses for gross new inflows from specified cities <sup>3</sup>	Upto 0.30%

As per Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and AMFI Circular No. CIR/ ARN-23/ 2022-23 dated March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.

### **Notes:**

- <sup>1)</sup> Brokerage and transaction costs which are incurred for the purpose of execution of trades up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. The brokerage and transaction cost incurred for the purpose

of execution of trade may be capitalized to the extent of 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively. Any amount towards brokerage & transaction costs, over and above the said 12 bps for cash market transactions and 5 bps for derivatives transactions respectively may be charged to the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52(6) of the SEBI (MF) Regulations, 1996 .

- 2) Goods & Services Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996 .

Goods & Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations, 1996 .

Goods & Services Tax (GST) on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations, 1996 .

- 3) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the AMFI data, from time to time are at least (a) 30 per cent of the gross new inflows into the scheme, or (b) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

In case inflows from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis in accordance with S Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

The expenses so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (Para 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from —retail investor) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. As per the AMFI Letter 35P/ MEM-COR/ 85-a/ 2022-23 dated March 03, 2023, the above B-30 incentive structure shall be in abeyance till further guidelines by SEBI.

These estimates have been made in good faith as per the information available to and estimates made by the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. Type of expenses charged shall be as per the Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total.

Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per SEBI

circular no. SEBI/IMD/CIR No.7/104753/07 dated September 20, 2007. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.

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 subject to the overall ceilings as stated under Regulation 52(6)(a) (i).

Direct Plan shall have a lower expense ratio. Commission/ Distribution expenses will not be charged in case of Direct Plan. The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan.

Any other expenses which are directly attributable to a Scheme maybe charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited. The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations, 1996 .

The recurring expenses of the Scheme (excluding additional expenses under regulation 52and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

The annual total of all charges and expenses of the Scheme shall be subject to the following limits, defined under Regulation 52 of SEBI MF regulations, 1996:

**Limit as prescribed under regulation 52 of SEBI MF regulations for index fund:**

<b>Particulars</b>	<b>As a % of daily net assets as per Regulation 52 (6) (b)</b>	<b>Additional TER as per regulation 52 (6A) (b)</b>
On total assets	1.00%	0.30%

The Total expense ratio (including Investment and Advisory Fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52 of SEBI (MF) Regulations 1996, as amended from time to time, with no sub-limit on Investment and Advisory fees.

The investors shall bear the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments

Navi Mutual Fund would update the current expense ratios on the website at least three business days prior to the effective date of the change.



For the actual current expenses being charged, the Investor should refer to the website of the AMC (<https://navi.com/mutual-fund/downloads/disclosure-sid-kim>).

Following is an illustration of impact of different expense ratio on scheme's returns:

Particulars	TER 1	TER 2
<b>Total Expense Ratio</b>	0.95%	1.10%
<b>Opening AUM</b>	900,000,000.00	900,000,000.00
<b>Opening NAV</b>	11.516	11.516
<b>o/s Units</b>	78,152,136.16	78,152,136.16
<b>Market value of investment</b>	1,035,000,000.00	1,035,000,000.00
<b>Expenses</b>	9,832,500.00	11,385,000.00
<b>Closing AUM</b>	1,025,167,500.00	1,023,615,000.00
<b>Closing NAV</b>	13.1175877	13.0977226
<b>Scheme Returns</b>	13.91%	13.74%

Following is an illustration with respect to difference in returns for Direct Plan v/s Regular Plan

Particulars	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1500	1500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1300	1350

#### D. LOAD STRUCTURE

Load is an amount, which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC; <https://navi.com/mutual-fund/downloads/disclosure-sid-kim> or may call at 1800 103 8999 or your distributor.

As per clause 8.6 of SEBI Master Circular dated June 27, 2024, has decided that there shall be no entry Load for all Mutual Fund Schemes.

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

However, the Trustee shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations.

In accordance with clause 10.8.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, to bring about parity among all class of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads. The exit load charged, if any, shall be credited to the scheme. Goods and Services tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods and Services tax shall be credited to the schemes.

Units issued on reinvestment of dividends for existing as well as prospective investors shall not be subject to load structure.

The investor is requested to check the prevailing load structure of the scheme before investing. Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:

- (i) The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
- (ii) Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers office.
- (iii) The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
- (iv) Any other measure which the Mutual Fund may consider necessary.

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. Any change in Load structure shall be only on a prospective basis i.e. any such changes

#### **E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

Pursuant to paragraph 6.11 of SEBI Master Circular on Mutual Fund dated June 27, 2024, the Scheme shall have

- a. minimum of 20 investors and
- b. no single investor shall account for more than 25% of the corpus of the Scheme.

In case the Scheme does not have a minimum of 20 investors, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations, 1996 would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over 25% limit. Failure on the part of the said investor to redeem his exposure over 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## Section II

### I. Introduction

#### A. Definitions/interpretation

For detailed description please refer <https://navi.com/mutual-fund/downloads/statutory-disclosure>

#### B. Risk factors

##### i. Scheme Specific Risk Factors

The Scheme is subject to the risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, return and/or its ability to meet its objectives.

- The Scheme may invest in the units of overseas mutual fund(s) ETF's and or Index funds based on NASDAQ 100 Index, which invest in equity or equity related securities of top 100 domestic and international non-financial companies listed at NASDAQ Stock Market. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme.
- The Scheme will primarily invest in overseas mutual funds ETF's and or Index funds based on NASDAQ 100 Index. For every such investment, the risk factors of the underlying schemes will be relevant and must be treated as risk factors of Navi NASDAQ 100 Fund of Fund. The risks in such underlying schemes may relate to factors such as performance of underlying stocks, bonds, derivative instruments, offshore investments, interest rates risks, and exchange risks, to name a few.
- To the extent the assets of the Scheme are invested in overseas funds, the performance, risk profile and liquidity of the Scheme will be directly related to those of the underlying funds.
- The funds in which the Scheme invests may not perform in line with the market and may also not achieve its investment objective. In such a situation, the performance of the Scheme could be affected and its ability to achieve its investment objective may be impaired.
- Investments in underlying schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative investments, off shore investments, stock lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, etc.
- The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.
- Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.

- The Portfolio disclosure of the Scheme may be limited to providing the particulars of the underlying schemes where the Scheme has invested and may not include the investments made by the underlying schemes.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pretax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
- The Portfolio rebalancing may result in higher transaction costs.
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.

### **Risk associated with investing in NASDAQ 100 ETF's and /or Index Funds**

a. Investments in the equity shares of the Companies constituting the Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

b. As the units of underlying ETF's are listed on the Stock Exchange, trading in the units may be halted due to market conditions or for reasons that in the view of the Exchange Authorities or Regulator. There could also be trading halts caused by extraordinary market volatility and pursuant to Exchange Authorities and Regulator circuit filter rules and the underlying ETF's would not be able to buy/sell securities in case of subscriptions/redemptions, which may impact the Scheme.

Further, there can be no assurance that the requirements of the exchange necessary to maintain the listing of the Underlying ETF's will continue to be met or will remain unchanged.

c. Listing and trading of the underlying ETF's are undertaken on the Stock Exchanges within the rules, regulation and policy of the Stock Exchange and Regulator. Any change in trading rules, regulation and policy by the regulatory authority would have a bearing on the trading of the units of the underlying ETF's and its prices.

d. The NAV of the underlying ETF's and or Index funds reflect the valuation of its investment and any changes in market value of its investments would have a bearing on its NAV. When the units are traded on the Stock Exchange, the units of the underlying ETF's may trade at prices which can be different from the NAV due to various factors like demand and supply for the units of the underlying ETF's, perceived trends in the market outlook, etc.

e. Market Risk: The underlying ETF's and or Index funds NAV will react to stock market movements .The value of investments in the scheme may go down over a short or long period due to fluctuations in underlying ETF's and or Index funds NAV in response to factors such as

performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in government policies, changes in interest rates, inflation and other monetary factors causing movement in prices of underlying investments.

f. **Index-Related Risk:** The underlying ETF's and or Index funds invests in NASDAQ 100 Index securities in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Index would be applicable to the underlying ETF's and or index funds. The Index has its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The underlying ETF's and or Index funds would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The underlying ETF's and or Index funds would not select securities in which it wants to invest but is guided by the Index. As such the underlying ETF's and or Index funds is not actively managed but is passively managed.

There is no guarantee that the underlying ETF's and or Index funds will achieve a high degree of correlation to the Underlying Index and therefore achieve its investment objective.

g. **Management Risk.** As the underlying ETF's and or Index funds may not fully replicate the Underlying Index, it is subject to the risk that investment strategy may not produce the intended results.

h. **Concentration Risk.** The underlying ETF's and or Index funds may be susceptible to an increased risk of loss, including losses due to adverse occurrences affecting the underlying ETF's and or index funds more than the market as a whole, to the extent that the investments are concentrated in the securities of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector or asset class.

i. **Currency Risk:** As the underlying ETF's and or Index funds will invest in securities which are denominated in foreign currencies, fluctuations in the exchange rates of these foreign currencies may have an impact on the income and value of the underlying ETF's and or index funds. Thus, returns to investors are the result of a combination of returns from investments and from movements in exchange rates. Thus, the Indian rupee equivalent of the net assets, distribution and income may be adversely affected by changes in the exchange rates of respective foreign currencies relative to the Indian Rupee. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries. The repatriation of capital to India may also be hampered by changes in the regulations concerning exchange controls or political circumstances as well as the application to it of other restriction on investment.

j. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the underlying ETF's and or Index funds to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the underlying ETF's and or Index funds portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the underlying ETF's and or Index funds.

k. **Passive Investments:** The underlying ETF's and or Index funds is not actively managed. Since the Underlying Scheme is linked to index, it may be affected by a general decline in the stocks constituting NASDAQ Index.

The Scheme as per its investment objective invests in the units of the Underlying ETF's and or Index funds regardless of their investment merit.

l. Equity Securities Risk. Equity securities are subject to changes in value and their values may be more volatile than those of other asset classes.

m. Tracking Error Risk: Tracking error is the divergence of the underlying ETF's and or Index funds from that of the Underlying Index. Tracking error may occur because of differences between the securities held in the underlying ETF's and or Index Fund's portfolio and those included in the Underlying Index, pricing differences (including differences between a security's price at the local market close and the intrinsic value of a security at the time of calculation of the NAV), transaction costs, the underlying Fund's holding of cash, changes to the Underlying Index or the need to meet various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions.

n. Treaty/ Tax Risk. The Fund rely on the Double Tax Avoidance Agreement (DTAA) between India and Luxembourg/Ireland/other countries for relief from certain Indian taxes. Treaty renegotiation (particularly to introduce a limitation on benefits clause) or future legislative or regulatory changes or other administrative or legal developments, which may result in higher taxes and/or lower returns for the Fund.

#### **Trading through mutual fund trading platforms of BSE and/ or NSE**

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

#### **Risks associated with Fixed Income securities:**

The following are the risks associated with investment in Fixed Income securities:

**Interest-Rate Risk:** Fixed income securities such as government bonds, corporate bonds, Money Market Instruments and Derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the level at which the security is being traded.

**Re-investment Risk:** Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

**Basis Risk:** The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

**Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

**Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

**Credit Risk:** This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

**Liquidity Risk on account of unlisted securities:** The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

**Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

#### **Risks associated with investing in Tri-Party Repos Segments**

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

#### **Risk Factors Associated with investing in Foreign Securities:**

Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated under the Regulations or by the RBI from time to time.

Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the Regulations or by RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing.

The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

**Legal and Regulatory Risk** - Legal and regulatory changes could occur during the term of the Scheme which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Scheme and the investors may be subject could differ materially from current requirements and may materially and adversely affect the Scheme and the investors. Legislation/ Regulatory guidelines could also be imposed retrospectively.

**Taxation Risk** - Investment in Offshore Funds poses additional challenges based on the tax laws of each respective country or jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation. The Scheme may be subject to withholding or other taxes on income and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.

#### **Risk Factors relating to Portfolio Rebalancing**

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme beyond 7 days then the AMC would notify the Board of the Trustee Company and the Investment Committee of the AMC with appropriate justifications.

#### **Risk factor associated with segregated portfolio**

Investor holding units of segregated portfolio may not be able to liquidate their holding till the time realisable value is recovered.



Security comprising of segregated portfolio may realise lower value or may realise zero value.

Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

**Risks factors associated with investments in Repo Transactions in Corporate Bond:**

In repo transactions, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

**Counter party Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. The Investment Manager will endeavour to manage counterparty risk by dealing only with counterparties, having strong credit profiles, approved by our credit risk analysis team. The exposure to each counterparty will be within the overall approved credit limits. Also, the counterparty risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities.

**Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA or equivalent and above rated money market and corporate debt securities. Any rating downgrade will tantamount to either an early termination of the repo agreement or a call for fresh margin to meet the minimum haircut requirement. In addition, the Investment manager may apply a higher haircut on the underlying security than mentioned above to adjust for the illiquidity and interest rate risk on the underlying instrument. The adequacy of the collateral will be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager shall then arrange for additional collateral from the counterparty, within a period of 1 business day. If the counterparty is not able to top-up either in form of cash / collateral, it shall tantamount to early termination of the repo agreement.

**C. Risk Mitigation Process:**

Risk is an inherent part of the investment function. Effective Risk management is critical to fund management for achieving financial soundness. Investment by the Scheme would be made as per the investment objective of the Scheme and in accordance with SEBI Regulations. AMC has adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep in line with the investment objective of the Scheme. The risk control process would include identifying the risk and taking proper measures for the same. The system has incorporated all the investment restrictions as per the SEBI guidelines and enables identifying and measuring the risk through various risk management tools like various portfolio analytics, risk ratios, average duration and analyses the same and acts in a preventive manner.

## **II. Information about the scheme:**

### **A. Where will the scheme invest?**

The corpus of the Scheme will be invested in instruments which will include but not limited to:

a) units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index as per the limits specified in the asset allocation. The indicative list of overseas ETF's and/or Index Fund based on NASDAQ 100 Index are as follows:

- **iShares NASDAQ 100 UCITS ETF USD (Acc)**
- **Invesco Nasdaq 100 ETF (QQQM)**
- **Victory NASDAQ-100 Index fund (formerly USAA NASDAQ-100 Index fund)**
- **Or similar overseas ETF and/or Index Fund based on NASDAQ 100 Index**

b) Indian debt mutual fund schemes and India Listed debt or money market securities, in accordance with Seventh Schedule to the SEBI (Mutual Funds) Regulations, SEBI guidelines/circulars as may be amended from time to time.

**Note:** The scheme will invest in direct plans of underlying schemes, if available or the best vehicle option in the interest of unit holders as per fund manager.

### **Debt and Money Market Instruments:**

#### **Tri-party repo (TREPS)**

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

#### **Certificate of Deposit (CD) of scheduled commercial banks and development financial Institutions**

Certificate of Deposit (CD) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year.

#### **Commercial Paper (CP)**

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity.

#### **Treasury Bill (T-Bill)**

Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days, and 182 days and 364 days. Bill Rediscounting (bills of exchange/promissory notes of public sector and private sector corporate entities).

## **Repo**

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, G-Secs, State Government securities and T-Bills are eligible for Repo/Reverse Repo.

**Securities created and issued by the Central and State Governments** as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

## **Non-convertible debentures and bonds**

Non-convertible debentures as well as bonds are securities issued by companies / Institutions promoted / owned by the Central or State Governments and statutory bodies which may or may not carry a Central/State Government guarantee, Public and private sector banks, all India Financial Institutions and Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. The Scheme may also invest in the non-convertible part of convertible debt securities.

## **Floating rate debt instruments**

Floating rate debt instruments are instruments issued by Central / state governments, corporates, PSUs, etc. with interest rates that are reset periodically.

## **Debt derivative instruments:**

**Interest Rate Swap** - An Interest Rate Swap ("IRS") is a financial contract between two parties exchanging or swapping a stream of interest payments for a "notional principal" amount on multiple occasions during a specified period. Such contracts generally involve exchange of a "fixed to floating" or "floating to fixed" rate of interest. Accordingly, on each payment date that occurs during the swap period, cash payments based on fixed/ floating and floating rates are made by the parties to one another.

**Forward Rate Agreement** - A Forward Rate Agreement ("FRA") is a financial contract between two parties to exchange interest payments for a 'notional principal' amount on settlement date, for a specified period from start date to maturity date. Accordingly, on the settlement date, cash payments based on contract (fixed) and the settlement rate, are made by the parties to one another. The settlement rate is the agreed bench-mark/ reference rate prevailing on the settlement date.

## **Interest Rate Futures-**

A futures contract is a standardized, legally binding agreement to buy or sell a financial instrument in a designated future month at a market determined price (the futures price) by the buyer and seller. The contracts are traded on a futures exchange. An Interest Rate Future is a futures contract with an interest bearing instrument as the underlying asset.

### Characteristics of Interest Rate Futures

1. Obligation to buy or sell a bond at a future date
2. Standardized contract.
3. Exchange traded
4. Physical settlement
5. Daily mark to market

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency. Investment in unrated debt instruments shall be subject to complying with the provisions of SEBI Regulations and within the limit as specified in Schedule VII to SEBI Regulations. Pursuant to Paragraph 12.12 of SEBI Master circular on Mutual Funds dated June 27, 2024, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

### **Investments in units of mutual fund schemes**

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations, 1996 .

### **Investment in Short Term Deposits**

Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Schedule VII to the Regulations. Pursuant to Paragraph 12.12 of SEBI Master circular on Mutual Funds dated June 27, 2024 the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions".

## **B. What are the investment restrictions?**

Pursuant to SEBI (MF) Regulations, 1996, the following investment restrictions are applicable to the scheme:

1.All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

2.The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of Directors of AMC.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Tri-party Repos on Government securities or treasury bills (TREPS).

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by SEBI from time to time.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

3.A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

4. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

- i) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
- ii) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

IST purchases would be allowed subject to the guidelines as specified in Paragraph 12.6.1 of SEBI Master circular on Mutual Funds dated June 27, 2024

5. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

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

6. The Mutual Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.

7. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to paragraph 12.16, 12.16.1.6, 12.16.1.8 and 12.16.1.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time:

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:

- i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
- ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- v. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme until the scheme has STD with such bank. However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market. The AMC shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- vi. The above norms do not apply to term deposits placed as margins for trading in cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, and percentage of NAV should be disclosed.

8. The scheme shall not make any investment in

- i) Any unlisted security of an associate or group company of the sponsor or
- ii) Any security issued by way of private placement by an associate or group company of the sponsor;  
or
- iii) The listed securities of group companies of the sponsor which in excess of 25% of net assets.

9. The Scheme shall not make any investment in any fund of funds scheme.

10. The cumulative gross exposure through units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index, Debt schemes, debt, fixed income derivatives, repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.

11. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest to the Unit holder.

12. The Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

13. The Scheme will not advance any loan for any purpose.

14. In accordance with the guidelines as stated under paragraph 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, investments in following instruments as specified in the said circular, as may be amended from time to time, shall be applicable:

i. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

ii. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the conditions as specified in the said circular:

a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

b. Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.

c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time. All the investment restrictions will be applicable at the time of making investments.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

### **C. Fundamental Attributes**

Following are the Fundamental Attributes of the scheme, in terms of paragraph 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

#### **(i) Type of a scheme -**

Navi NASDAQ 100 Fund of Fund- An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

#### **(ii) Investment Objective**

Main objective – Growth

Investment Pattern – Please refer to Section '**How will the Scheme Allocate its Assets?**'

#### **(iii) Terms of Issue**

o Liquidity provisions such as listing, repurchase, redemption.

The Scheme(s) will offer Units for Redemption / Switch out on every Business Day at NAV based prices except in special circumstances described in this Scheme Information Document.

o Aggregate fees and expenses charged to the scheme.

Please refer to section '**Fees and Expenses**' for details

o Any safety net or guarantee provided.

The Scheme does not assure or guarantee any returns.

#### **Changes in Fundamental Attributes:**

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, 1996 and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and



- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

**D. Other Scheme Specific Disclosures:**

<b>Listing and Transfer</b>	Not Applicable.
<b>Dematerialization of units</b>	Pursuant to Para 14.4.2 of SEBI Master circular on Mutual Funds dated June 27, 2024, Navi Mutual Fund will provide an option to the investors of the Fund to mention demat account details in the subscription form, in case they desire to hold units in the dematerialised mode. The option to subscribe to the units in the dematerialised mode is available for all the schemes of the Fund, except for subscription through Systematic Investment Plan (SIP) and for plans / options.
<b>Minimum Target amount</b>	Not Applicable
<b>Maximum Amount to be raised (if any)</b>	Not Applicable
<b>Dividend Policy ( ID CW )</b>	Not Applicable.
<b>Allotment</b>	The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS within 5 Business Days of receipt of valid application / transaction to the Unitholders registered e-mail address and /or mobile number.
<b>Refund</b>	Not Applicable
<b>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</b>	<p>The following persons (subject to, wherever relevant, purchase of unit of the scheme of the Mutual Fund, being permitted and duly authorized under their respective bye-laws/constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Units of the Scheme:</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minors through their parent / legal guardian;</li> <li>4. Partnership Firms;</li> <li>5. Limited Liability Partnerships</li> <li>6. Proprietorship in the name of the sole proprietor;</li> <li>7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions;</li> <li>8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds;</li> </ol>

	<p>10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</p> <p>11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis;</p> <p>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>13. Scientific and Industrial Research Organizations;</p> <p>14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI</p> <p>15. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</p> <p>16. Qualified Foreign Investors (QFI) on repatriation basis;</p> <p>17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis;</p> <p>18. Other schemes of Navi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations;</p> <p>19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s)</p> <p>20. Such other person as maybe decided by the AMC from time to time.</p>
<p><b>Who cannot invest</b></p>	<ul style="list-style-type: none"> <li>• Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority.</li> <li>• Overseas Corporate Bodies (OCBs)</li> <li>• Non-Resident Indians residing in the Financial Action Task Force (FATF) declared non-compliant country or territory, (NCCTs);</li> </ul> <p>Such other persons as may be specified by AMC from time to time.</p>
<p><b>How to Apply and other details</b></p>	<p><b>The Application Forms/Change Request Forms for KYC are available at the ISC of AMC and CAMS and at the website of Mutual Fund (<a href="https://navi.com/mutual-fund/downloads/scheme-documents">https://navi.com/mutual-fund/downloads/scheme-documents</a>).</b></p> <p><b>Please refer to the SAI and Application form for the instructions.</b></p> <p><b>Official Point of Acceptance is available at:</b></p> <p>Navi Mutual Fund: <a href="https://navi.com/mutual-fund/downloads/scheme-documents">https://navi.com/mutual-fund/downloads/scheme-documents</a></p> <p>MFCentral: <a href="https://mfcentral.com/">https://mfcentral.com/</a></p> <p>Computer Age Management Services Limited (CAMS): <a href="https://www.camsonline.com/">https://www.camsonline.com/</a></p> <p>Name, address and contact no. of CAMS, Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official points of</p>

	<p>acceptance, collecting banker details etc. are available on back cover page of the <b>SID</b>.</p> <p>Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI.</p>
<p><b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b></p>	<p>Not Applicable</p>
<p><b>Restrictions, if any, on the right to freely retain or dispose of units being offered</b></p>	<p>As per requirements of the U.S. Securities and Exchange Commission (SEC), A person who falls within the definition of the term "U.S. Person" under 'Regulation S' promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by NAVI Asset Management Company Limited (the AMC)/NAVI Trustee Limited (the Trustee) from time to time. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. However, existing investments will be allowed to be redeemed.</p>
<p><b>Cut off timing for subscriptions/ redemptions/ switches.</b></p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance</p>	<p>The below 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:</p> <p><b>For Purchase of any amount:</b></p> <p>In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.</p>

	<p>In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p><b>For Switch-ins of any amount:</b></p> <p>In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p><b>For Redemptions including Switch - outs:</b></p> <p>In respect of valid applications received up to 3.00 p.m. – same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. - the closing NAV of the next Business Day shall be applicable.</p> <p>With respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions.</p> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP),r etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP etc.</p>
<p><b>Minimum amount for purchase/redemption/swiches</b></p>	<p><b>Minimum amount for purchase/Switch in</b> Rs. 10/- and in multiples of Re 1/- thereafter</p> <p><b>Minimum Additional Purchase Amount</b> Rs. 10/- and in multiples of Re. 1/- thereafter</p> <p><b>Minimum Redemption Amount/Switch Out</b></p>

	<p>Rs. 10/- or 1 Unit or account balance whichever is lower. In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.</p>
<p><b>Accounts Statements</b></p>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 business days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all Schemes of Mutual Funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by email on or before 15th of the succeeding month.</p> <p>The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.</p> <p>If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. However, where an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs.</p> <p>The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on</p>

quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.

If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. However, where an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs.

In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.

The transactions viz. purchase redemption, switch, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).

The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.

In case of a specific request received from the Unit holders, the AMC will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request, by mail/email.

The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

The Account Statement shall state that the net investment as gross subscription less transaction charges, if any and specify the no. of units allotted against the net investment.

CAS for investors having Demat account:

	<ul style="list-style-type: none"> <li>▪ Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>▪ Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>▪ If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>▪ In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> </ul> <p>The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.</p> <p>For further details, refer <b>SAI</b></p>
<b>Dividend/ IDCW</b>	Not Applicable.
<b>Redemption</b>	<p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 05 business Day of receiving a valid redemption request from the Unitholder or as per timelines prescribed by AMFI in case of exceptional circumstances.</p> <p>A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 5 business Days from the date of receipt of a valid redemption request.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p> <p>For further details, refer <b>SAI</b></p>
<b>Bank Mandate</b>	<p>Registering Multiple Bank Accounts (Pay-in bank accounts)</p> <ol style="list-style-type: none"> <li>1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect of an investor folio.</li> </ol>

2. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the Pay-in payment and avoid acceptance of third party payments. "Pay-in" refers to payment by the Fund to the Investor.
3. Investor can register upto 5 Pay-in bank accounts in case of individuals and HUFs, and upto 10 in other cases.
4. In case of Multiple Registered Bank Account, investor may choose one of the registered bank accounts for the credit of redemption proceeds (being "Pay-out bank account"). Investor may, however, specify any other registered bank accounts for credit for redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank Account, as necessary, through written instructions.
5. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form together with any of the following documents.
  - i) Cancelled cheque leaf in respect of bank account to be registered; or
  - ii) Bank Statement/Pass Book page with the Investor's bank account number, name and address.
6. The AMC will register the bank account only after verifying that the sole/1<sup>st</sup> Joint holder is the holder/one of the joint holders of the bank account. In case the copy of documents is submitted, investor shall submit the original to the AMC/Service Center for verification and the same shall be returned.
7. Investors may note that in case where his bank account number has changed for any reason, a letter issued by the bank communicating such change is also required to be submitted along with the Bank Mandate Registration Form.
8. In case of existing investors, their existing registered bank mandate, and in case of new Investors, their bank account details as mentioned in the Application Form shall be treated as default account for Pay-out, if they have not specifically designated a default Pay-out bank account. Investors may change the same through written instructions.
9. Where an investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account.
10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of upto 10 days for revised mandate/default Bank Account. The same shall be communicated to the investor through such means as may be deemed fit by the AMC.

Investors may also note the terms and conditions as appearing in the Multiple Bank Account Registration Form are also available at the



	Investor Service Center/AMC Website. The AMC may request for such additional documents or information as it may deem fit for registering the aforesaid Bank Accounts.
<b>Delay in payment of redemption / repurchase proceeds/dividend</b>	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.
<b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b>	<p>As per Paragraph 14.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the unclaimed Redemption may be deployed by the Fund in money market instruments only. The unclaimed Redemption may be deployed in money market instruments and such other instruments/securities as maybe permitted from time to time. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points.</p> <p>The AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to online transactions on the Internet, as may be decided by the AMC from time to time. The alternative mechanism may also include electronic means of communication such as redeeming Units online through the AMC Website or any other website, etc. The alternative mechanisms would be applicable to only those investors who opt for the same in writing and/or subject to investor fulfilling such conditions as AMC may specify from time to time.</p> <p><b>Important Note:</b> All applicants for Purchase of Units /Redemption of Units must provide a bank name, bank account number, branch address, and account type in the Application Form.</p>
<b>Disclosure w.r.t investment by minors</b>	<p>Minor Unit holder on becoming major shall submit application form along with prescribed documents to the AMC/Registrar to change the status from minor to major. On the day the minor attains the age of majority, the folio of minor shall be frozen for operation by the guardian and any transactions (including redemption) will not be permitted till the documents to change the status are not received by AMC /RTA.</p> <p>As per Paragraph 17.6 of SEBI Master circular on Mutual Funds dated June 27, 2024, following process/ change shall be applicable with immediate effect with respect to Investments made in the name of a minor through a guardian:</p> <ul style="list-style-type: none"> <li>• Payment for investment by means of Cheque, Demand Draft or any other mode 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. For existing folios, in case the pay-out bank mandate</li> </ul>

	<p>is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request.</p> <ul style="list-style-type: none"> <li>• Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with parent/legal guardian after completing all KYC formalities.</li> <li>• Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. No further transactions shall be allowed till the status of the minor is changed to major.</li> </ul> <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p>
<p><b>Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE</b></p>	<p>Purchase/Redemption of units through Stock Exchange Infrastructure:</p> <p>The investors can purchase and redeem units of the scheme on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of Bombay Stock Exchange Limited (BSE).</p> <p>The following are the salient features of the abovementioned facility:</p> <ol style="list-style-type: none"> <li>1. The MFSS and BSE StAR MF System are the electronic platforms provided by NSE and BSE respectively to facilitate purchase/redemption of units of mutual fund scheme(s). The units of eligible schemes are not listed on NSE &amp; BSE and the same cannot be traded on the stock exchange like shares.</li> <li>2. The facility for purchase/redemption of units on MFSS/BSE StAR MF will be available on all business days between 9.00 a.m. to 3.00 p.m. or such other time as may be decided from time to time.</li> <li>3. Eligible Participants</li> </ol> <p>All the trading members of NSE and BSE who are registered with AMFI as mutual fund advisor and who are registered with NSE and BSE as Participants will be eligible to offer MFSS and BSE StAR MF</p>

System respectively ('Participants'). In addition to this, the Participants will be required to be empanelled with Navi AMC Ltd. (Formerly known as Essel Finance AMC Limited) and comply with the requirements which may be specified by SEBI/ NSE/ BSE from time to time.

All such Participants will be considered as Official Points of Acceptance (OPA) of Navi Mutual Fund in accordance with the paragraph 16.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

#### 4. Eligible investors

The facility for purchase / redemption of units of the scheme will be available to existing as well as new investors. However, switching of units is not currently permitted. To purchase /redeem the units of the scheme through MFSS facility, an investor is required to sign up for MFSS by providing a letter to Participant in the format prescribed by NSE. For availing BSE StAR MF System, the investor must comply with operating guidelines issued by BSE.

5. Investors have an option to hold units in either physical mode or dematerialized (electronic) mode.

#### 6. Cut off timing for purchase /redemption of units

Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off time for applicability of NAV.

7. The procedure for purchase/redemption of units through MFSS/BSE StAR MF System is as follows:

##### **A. Physical mode:**

Purchase of Units:

- i. The investor is required to submit purchase application form (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant.
- ii. Investor will be required to transfer the funds to Participant.
- iii. The Participant shall verify the application for mandatory details and KYC compliance.
- iv. After completion of the verification, the Participant will enter the purchase order in the Stock Exchange system and issue

system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant.

- v. The Participant will provide allotment details to the investor.
- vi. The Registrar will send Statement of Account showing number of units allotted to the investor.

**Redemption of Units:**

- i. The investor is required to submit redemption request (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to Participant.
- ii. After completion of verification, the Participant will enter redemption order in the Stock Exchange system and issue system generated confirmation slip to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.
- iii. The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details available in the records of Registrar.

**B. Depository mode:**

**Purchase of Units:**

- i. The investor intending to purchase units in Depository mode is required to have depository account (beneficiary account) with the depository participant of National Securities Depository Ltd. and/or Central Depository Services (India) Ltd.
- ii. The investor is required to place an order for purchase of units (subject to limits prescribed by NSE/BSE from time to time) with the Participant.
- iii. The investor should provide his Depository account details along with PAN details to the Participant. Where investor intends to hold units in dematerialized mode, KYC performed by Depository Participant will be considered compliance with applicable requirements specified in this regard in terms of clause 16.1.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024
- iv. The Participant will enter the purchase order in the Stock Exchange system and issue system generated order

confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant.

- v. The investor will transfer the funds to the Participant.
- vi. The Participant will provide allotment details to the investor.
- vii. Registrar will credit units to the depository account of the investor directly through credit corporate action process.
- viii. Depository Participant will issue demit statement to the investor showing credit of units.

**Redemption of Units:**

- i. Investors who intend to redeem units through dematerialized mode must either hold units in depository (electronic) mode or convert his existing units from statement of account mode to depository mode prior to placing of redemption order.
  - ii. The investor is required to place an order for redemption (subject to limits prescribed by NSE/BSE from time to time) with the Participant. The investor should provide their Depository Participant on same day with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account.
  - iii. The redemption order will be entered in the system and an order confirmation slip will be issued to investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.
  - iv. The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details recorded with the Depository.
8. An account statement will be issued by Navi Mutual Fund to investors who purchase/redeem units under this facility in physical mode. In case of investor who purchase/redeem units through this facility in dematerialized mode, his depository participant will issue demit statement showing credit/debit of units to the investor's accounts. Such demit statement given by the Depository Participant will be deemed to be adequate compliance with the requirements for dispatch of statement of account prescribed by SEBI.
9. Investors should note that electronic platform provided by NSE/BSE is only to facilitate purchase/redemption of units in the Scheme. In case of non-commercial transaction like change of

	<p>bank mandate, nomination etc. the Unit holder should submit such request to the Investor Services Center of Navi Mutual Fund in case of units held in physical mode. Further in case of units held in dematerialized mode, requests for change of address, bank details, nomination should be submitted to his Depository Participant.</p> <p>10. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/NSDL/CDSL and Navi Mutual Fund to purchase/redeem units through stock exchange infrastructure.</p> <p>Investors should note that the terms &amp; conditions and operating guidelines issued by NSE/BSE shall be applicable for purchase/redemption of units through stock exchange infrastructure</p>
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### III. Other Details

#### A. Common Factors of the Underlying Schemes

##### 1. iShares NASDAQ 100 UCITS ETF USD (Acc)

**Investment Objective:** The Fund seeks to track the performance of an index composed of 100 of the largest non-financial companies listed on the NASDAQ Stock Market.

**Investment Strategy:** The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the NASDAQ 100 Index, the Fund's benchmark index (Index). The Share Class, via the Fund is passively managed and aims to invest so far as possible and practicable in the equity securities (e.g. shares) that make up the Index.

The Index measures the performance of 100 of the largest US and international companies listed on the NASDAQ stock exchange and which are not in the financial sector, selected according to size and liquidity criteria. The Index is market capitalisation weighted. Market capitalisation is the share price of a company multiplied by the number of shares issued. Securities that are liquid means that they can be easily bought or sold in the market in normal market conditions.

The Fund intends to replicate the Index by holding the equity securities which make up the Index, in similar proportions to it. The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund. The investment manager may use financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets) to help achieve the Fund's investment objectives. FDIs may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.

Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.

**Benchmark:** NASDAQ-100 TRI

**Performance:**

**ANNUALISED PERFORMANCE (% USD) as on October 31, 2024**

	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>	<b>Since Inception</b>
<b>Fund</b>	38.56%	8.29%	20.19%	17.56%	18.31%
<b>Benchmark</b>	38.82%	8.49%	20.42%	17.75%	18.55%

The figures shown relate to past performance. Past performance is not a reliable indicator of future results and should not be the sole factor of consideration when selecting a product or strategy. Share Class and Benchmark performance displayed in USD, hedged fund benchmark performance is displayed in USD. Performance is shown on a Net Asset Value (NAV) basis, with gross income reinvested where applicable. Performance data is based on the net asset value (NAV) of the ETF which may not be the same as the market price of the ETF. Individual shareholders may realize returns that are different to the NAV performance. The return of your investment may increase or decrease as a result of currency fluctuations if your investment is made in a currency other than that used in the past performance calculation. Source: BlackRock

**Asset Allocation:**

**As on October 31, 2024**

Equities: 99.89% Cash and/or Derivatives: 0.14%

**Top 10 holdings of the portfolio as on October 31, 2024:**

<b>Sl. No.</b>	<b>Name</b>	<b>Percentage</b>
1	APPLE INC	8.82
2	NVIDIA CORP	8.36
3	MICROSOFT CORP	7.76
4	BROADCOM INC	5.22
5	META PLATFORMS INC CLASS A	5.06
6	AMAZON COM INC	5.03
7	TESLA INC	3.1
8	ALPHABET INC CLASS A	2.57
9	COSTCO WHOLESALE CORP	2.57
10	ALPHABET INC CLASS C	2.48

Holdings are subject to change

**TER:** 0.33%

**2. Invesco Nasdaq 100 ETF (QQQM)**

**Investment Objective:** The Invesco NASDAQ 100 ETF (Fund) is based on the NASDAQ-100 Index (Index). The Fund will invest at least 90% of its total assets in the securities that comprise the Index. The Index includes securities of 100 of the largest domestic and international nonfinancial companies listed on Nasdaq. The Fund and Index are rebalanced quarterly and reconstituted annually.

**Investment Strategy:** The investment objective of the Fund is to seek to track the investment results, before fees and expenses, of its Underlying Index. The Fund seeks to achieve its investment objective by investing primarily in securities that comprise its Underlying Index. The Fund operates as an index fund and will not be actively managed. The Fund attempts to replicate, before fees and expenses, the performance of the Underlying Index by generally investing in all of the securities comprising the Underlying Index in proportion to their weightings in the Underlying Index, although the Fund may use sampling techniques for the purpose of complying with regulatory or investment restrictions or when sampling is deemed appropriate to track the Underlying Index.

**Benchmark:** NASDAQ-100 TRI

**Performance:**

**ANNUALISED PERFORMANCE (% USD) as on October 31, 2024**

	<b>1 Year</b>	<b>3 Year</b>	<b>5 Year</b>	<b>10 Year</b>	<b>Since Inception</b>
<b>Fund</b>	39.00%	8.63%	NA	NA	13.86%
<b>Benchmark</b>	39.19%	8.77%	20.73%	18.12%	14.01%

This is a new Fund and therefore does not have a full year of performance to report as of the most recent quarter end. Returns less than one year are cumulative. Performance data quoted represents past performance. Past performance is not a guarantee of future results; current performance may be higher or lower than performance quoted. Investment returns and principal value will fluctuate and Shares, when redeemed, may be worth more or less than their original cost. See [invesco.com](https://www.invesco.com) to find the most recent month end performance numbers. Market returns are based on the midpoint of the bid/ask spread at 4 p.m. ET and do not represent the returns an investor would receive if shares were traded at other times.

**Asset Allocation:**

As on November 08, 2024

Equities: 100.00%

Cash: 0.00%

**Top 10 holdings of the portfolio as on November 08, 2024:**

<b>Sl. No.</b>	<b>Name</b>	<b>Percentage</b>
1	NVIDIA CORP	8.76
2	APPLE INC	8.35
3	MICROSOFT CORP	7.6
4	BROADCOM INC	5.32
5	AMAZON COM INC	5.29
6	META PLATFORMS INC CLASS A	4.96
7	TESLA INC	3.76
8	COSTCO WHOLESALE CORP	2.62
9	ALPHABET INC CLASS A	2.53
10	ALPHABET INC CLASS C	2.43

Holdings are subject to change



TER: 0.15%

### 3. Victory NASDAQ-100 Index fund (formerly USAA NASDAQ-100 Index fund)

#### Investment Objective and Strategy:

The Fund seeks to match the performance, before fees and expenses, of the Nasdaq100 Index. The Nasdaq-100 Index represents 100 of the largest nonfinancial stocks traded on the Nasdaq Stock Market. Under normal circumstances, the Fund will invest at least 80% of its net assets in common stocks composing the Index in roughly the same proportions as their weightings in the Index. Consistent with the Index, the Fund may be focused in the technology sector. The fund is non-diversified.

**Benchmark:** Nasdaq-100 Index

#### Performance:

##### ANNUALISED PERFORMANCE (% USD) as on October 31, 2024

	1 Year	3 Year	5 Year	10 Year	Since Inception
<b>Fund</b>	38.69%	8.29%	20.22%	17.56%	8.19%
<b>Benchmark</b>	39.19%	8.77%	20.73%	18.12%	NA

Past performance does not guarantee future results. The performance quoted represents past performance and current performance may be lower or higher. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. To obtain performance information current to the most recent month-end, visit [www.vcm.com](http://www.vcm.com). Returns include reinvestment of dividends and capital gains. Performance for periods greater than one year is annualized. Fee waivers and/or expense reimbursements were in place for some or all periods shown, without which, fund performance would have been lower. High, double-digit returns are highly unusual and cannot be sustained. Investors should be aware that these returns were primarily achieved during favorable market conditions.

#### Asset Allocation:

As on September 30, 2024

Equity: 100.00%

Cash : 0.7%

#### Top 10 holdings of the portfolio as on September 30, 2024:

Sl. No.	Name	Percentage
1	APPLE INC	9
2	MICROSOFT CORP	8.12
3	NVIDIA CORP	7.57
4	BROADCOM INC	5.25
5	META PLATFORMS INC CLASS A	5.05
6	AMAZON COM INC	4.97
7	TESLA INC	3.21
8	COSTCO WHOLESALE CORP	2.58

9	ALPHABET INC CLASS A	2.47
10	ALPHABET INC CLASS C	2.37

Holdings are subject to change.

**TER:** 0.42%

## B. Periodic Disclosures

<p><b>Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>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.</p>	<p>The Mutual Fund shall provide a complete statement of the Scheme portfolio within ten days from the close of each half year (i.e. 31st March and 30<sup>th</sup> September), in the manner specified by SEBI.</p> <p>The Portfolio Statement will also be displayed on the website of the AMC and AMFI.</p> <p>Paragraph 5.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> and publish a notice regarding availability of the same in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p>
<p><b>Monthly Portfolio Disclosure</b></p>	<p>The Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website <a href="https://navi.com/mutual-fund/downloads/portfolio">https://navi.com/mutual-fund/downloads/portfolio</a> on or before the tenth day of the succeeding month in the prescribed format.</p>
<p><b>Annual Report</b></p>	<p>The Scheme wise annual report or an abridged summary thereof shall be provided 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) in the manner specified by SEBI. The mutual fund shall provide physical copy of the abridged summary of the Annual Report without any cost, if a request through any mode is received from a unitholder. The 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.</p> <p>Scheme wise annual report shall also be displayed on the website of the AMC <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p>
<p><b>Scheme Summary Document (SSD)</b></p>	<p>In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e.</p>

	<p><a href="https://navi.com/mutual-fund">https://navi.com/mutual-fund</a> and AMFI i.e. <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p>
<b>Risk-o-meter</b>	<p>In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> <li>i. Low Risk</li> <li>ii. Low to Moderate Risk</li> <li>iii. Moderate Risk</li> <li>iv. Moderately High Risk</li> <li>v. High Risk and</li> <li>vi. Very High Risk</li> </ol> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>Further, Paragraph 5.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024:</p> <p>A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> <li>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</li> <li>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</li> </ol> <p>B) The portfolio disclosure in terms of paragraph 17.4.1.i of SEBI Master Circular on Mutual Funds dated June 27, 2024 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. Investors may refer to the website/portfolio disclosure for the latest Risk-o-meter of the Scheme.</p>

### **C. Transparency/NAV Disclosure**

The AMC will calculate and disclose the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. The Asset Management Company ("AMC") shall calculate and update the NAVs of the Scheme on its website (<https://navi.com/mutual-fund>) and of the Association of Mutual Funds in India ("AMFI") ([www.amfiindia.com](http://www.amfiindia.com)) on next Business day by 10.00 a.m. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours of the following business day of the next business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

The AMC will disclose the portfolio in a user friendly & downloadable spreadsheet format, as on the last day of the month /half year for the scheme(s) on its website (<https://navi.com/mutual-fund>) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) of the Scheme within ten days from the close of each month/half year. In case of investors whose email addresses are registered with Navi MF, the AMC shall send via email both the

monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year. The Annual Report shall also be displayed on the website of AMC and AMFI.

#### **D. Transaction charges and stamp duty**

##### **Transaction Charges:**

No transaction charges shall be deducted.

##### **Stamp Duty:**

A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020. Pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment) to the unitholders would be reduced to that extent.

For further details refer **SAI**.

#### **E. Associate Transactions**

Please refer to Statement of Additional Information

#### **F. Taxation**

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

<b>Particulars</b>	<b>Resident Investors</b>	<b>Mutual Fund</b>
Tax on dividend	Individual / HUF: Income tax rate applicable to the Unit holders as per their income slabs Domestic Company(1): 1) 30% + Surcharge as applicable + 4% Cess(2) 2) 25% + Surcharge as applicable + 4% Cess(2) 3) 22% + 10% Surcharge + 4% Cess(2)	Nil
Capital gain	Long Term: (Period of holding more than 12 months) 12.5% without indexation(3) + applicable Surcharge + 4% Cess(2)  Short Term: (Period of holding less than or equal to 12 months) 20% + Surcharge as applicable + 4% Cess(2)	Nil

Notes:

- 1) In case of domestic companies, the rate of income-tax shall be:
  - a) 30% if the company's total turnover or gross receipts in the financial year 2021-22 exceeds Rs. 400 crores
  - b) 25% if the company's total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores

- c) 22% if the company opts for Section 115BAA, where the total income of a company has been calculated without claiming specified deductions, exemptions, incentives, and additional depreciation.
- 2) Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge.
- 3) With effect from 23rd July 2024, section 112A has been amended to provide that long term capital gains arising from transfer of a long term capital asset being a unit of an equity oriented fund shall be taxed at 12.5% (without indexation and foreign currency fluctuation benefit) of such capital gains exceeding one lakh twenty five thousand rupees. The concessional rate of 12.5% shall be available only if STT has been paid on transfer in case of units of equity-oriented mutual funds.

#### **G. Rights of Unitholders**

Please refer to SAI for details.

#### **H. List of official points of acceptance**

Navi Mutual Fund: [contact.mf@navi.com](mailto:contact.mf@navi.com) and <https://navi.com/mutual-fund>

MFCentral: <https://mfcentral.com/>

Computer Age Management Services Limited (CAMS): <https://www.camsonline.com/>

#### **I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations**

Please refer AMC website <https://navi.com/mutual-fund/downloads/disclosure-sid-kim> for latest update.

**For and on behalf of the Board of Directors of NAVI AMC Limited**

**Sd/-**

**Rajiv Naresh**

**MD & CEO**

**Place: Bengaluru**

**Date: November 29, 2024**

**Collecting banker details- HDFC Bank Ltd** Ground Floor Jehangir Building M G Road Fort Mumbai -400001 Maharashtra.

**R&T: Name** -Computer Age Management Services Limited (CAMS) (Investor Service Centers)

**Address:** CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002

**Website:** <https://www.camsonline.com/> **Email if of R&T** -[chennai\\_isc@camsonline.com](mailto:chennai_isc@camsonline.com)

**Contact number of R&T** -044-28432650 **OPOA** - [contact.mf@navi.com](mailto:contact.mf@navi.com)

**CAMS OPOA**

Sr. No.	Address	E-mail ID
1	111 - 113, 1 st Floor - Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006	<a href="mailto:camsahm@camsonline.com">camsahm@camsonline.com</a>
2	Trade Centre, 1st Floor, 45, Dikensen Road ( Next to Manipal Centre), Bangalore, Karnataka - 560042	<a href="mailto:camsbgl@camsonline.com">camsbgl@camsonline.com</a>
3	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	<a href="mailto:camsbhr@camsonline.com">camsbhr@camsonline.com</a>
4	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	<a href="mailto:camscha@camsonline.com">camscha@camsonline.com</a>
5	Ground Floor No. 178 / 10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamilnadu - 600034	<a href="mailto:camslb1@camsonline.com">camslb1@camsonline.com</a>
6	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	<a href="mailto:camscoc@camsonline.com">camscoc@camsonline.com</a>
7	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	<a href="mailto:camscbe@camsonline.com">camscbe@camsonline.com</a>
8	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	<a href="mailto:camsdur@camsonline.com">camsdur@camsonline.com</a>
9	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	<a href="mailto:camsgoa@camsonline.com">camsgoa@camsonline.com</a>
10	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	<a href="mailto:camshyd@camsonline.com">camshyd@camsonline.com</a>
11	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	<a href="mailto:camsind@camsonline.com">camsind@camsonline.com</a>
12	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	<a href="mailto:camsjai@camsonline.com">camsjai@camsonline.com</a>
13	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001	<a href="mailto:camskpr@camsonline.com">camskpr@camsonline.com</a>
14	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	<a href="mailto:camskal@camsonline.com">camskal@camsonline.com</a>
15	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	<a href="mailto:camsluc@camsonline.com">camsluc@camsonline.com</a>

16	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	camslhd@camsonline.com
17	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001	camsmdu@camsonline.com
18	14-6-674/15(1), SHOP NO -UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE – 575001, KARNATAKA	camsman@camsonline.com
19	30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra – 400023	<a href="mailto:camsbby@camsonline.com">camsbby@camsonline.com</a>
20	145, Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010	camsnpr@camsonline.com
21	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001	<a href="mailto:camsdel@camsonline.com">camsdel@camsonline.com</a>
22	G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna, Bihar - 800001	camspat@camsonline.com
23	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052	camspun@camsonline.com
24	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	camssur@camsonline.com
25	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	camsvad@camsonline.com
26	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010	camsvij@camsonline.com
27	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016	camsviz@camsonline.com
28	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	camsagr@camsonline.com
29	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	camsajm@camsonline.com
30	30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001	camsall@camsonline.com
31	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	camsalw@camsonline.com
32	81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601	camsama@camsonline.com
33	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	camsamt@camsonline.com
34	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	camsana@camsonline.com

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36	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	<a href="mailto:camsaur@camsonline.com">camsaur@camsonline.com</a>
37	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	<a href="mailto:camsbel@camsonline.com">camsbel@camsonline.com</a>
38	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	<a href="mailto:camsbrp@camsonline.com">camsbrp@camsonline.com</a>
39	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001	<a href="mailto:camsbha@camsonline.com">camsbha@camsonline.com</a>
40	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	<a href="mailto:camsbhi@camsonline.com">camsbhi@camsonline.com</a>
41	C/o. Kodwani Associtates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	<a href="mailto:camsbhl@camsonline.com">camsbhl@camsonline.com</a>
42	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	<a href="mailto:camsbhp@camsonline.com">camsbhp@camsonline.com</a>
43	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	<a href="mailto:camsbkr@camsonline.com">camsbkr@camsonline.com</a>
44	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	<a href="mailto:camsbdw@camsonline.com">camsbdw@camsonline.com</a>
45	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	<a href="mailto:camsclt@camsonline.com">camsclt@camsonline.com</a>
46	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	<a href="mailto:camscut@camsonline.com">camscut@camsonline.com</a>
47	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	<a href="mailto:camsdvg@camsonline.com">camsdvg@camsonline.com</a>
48	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	<a href="mailto:camsdun@camsonline.com">camsdun@camsonline.com</a>
49	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	<a href="mailto:camsdha@camsonline.com">camsdha@camsonline.com</a>
50	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001	<a href="mailto:camserd@camsonline.com">camserd@camsonline.com</a>
51	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002	<a href="mailto:camsfdb@camsonline.com">camsfdb@camsonline.com</a>
52	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	<a href="mailto:camsgha@camsonline.com">camsgha@camsonline.com</a>
53	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur -273001	<a href="mailto:camsgor@camsonline.com">camsgor@camsonline.com</a>
54	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	<a href="mailto:camsgun@camsonline.com">camsgun@camsonline.com</a>



55	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001	camsgur@camsonline.com
56	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008	camsgwt@camsonline.com
57	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002	camsgwa@camsonline.com
58	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka- 580029	camshub@camsonline.com
59	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001	camsjab@camsonline.com
60	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City, Punjab -144001	camsjal@camsonline.com
61	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001	camsjlg@camsonline.com
62	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	camsjam@camsonline.com
63	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	camsjpr@camsonline.com
64	1/5, Nirmal Tower, 1 <sup>st</sup> Chopasani Road, Jodhpur, Rajasthan - 342003	camsjpd@camsonline.com
65	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	camskhp@camsonline.com
66	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	camskot@camsonline.com
67	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	<a href="mailto:camsktm@camsonline.com">camsktm@camsonline.com</a>
68	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	camsmee@camsonline.com
69	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	camsmbd@camsonline.com
70	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	camsmuz@camsonline.com
71	No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009	camsmys@camsonline.com
72	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	camsnsk@camsonline.com
73	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	camsnel@camsonline.com
74	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103	camspan@camsonline.com

75	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	camsptl@camsonline.com
76	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	camspsy@camsonline.com
77	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004	camsrai@camsonline.com
78	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101	camsrmd@camsonline.com
79	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	<a href="mailto:camsraj@camsonline.com">camsraj@camsonline.com</a>
80	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	<a href="mailto:camsran@camsonline.com">camsran@camsonline.com</a>
81	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	camsrou@camsonline.com
82	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	camssal@camsonline.com
83	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	camssam@camsonline.com
84	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpara, Siliguri - 734001	camssil@camsonline.com
85	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	camstrp@camsonline.com
86	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	camstrv@camsonline.com
87	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001	camstur@camsonline.com
88	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	camstri@camsonline.com
89	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	<a href="mailto:camstvm@camsonline.com">camstvm@camsonline.com</a>
90	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	camsudp@camsonline.com
91	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	camsva@camsonline.com
92	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	camsvar@camsonline.com
93	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	camsvel@camsonline.com
94	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	camswgl@camsonline.com
95	B. C. Sen Road, Balasore, Orissa - 756001	camsbls@camsonline.com

96	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004	camsjmu@camsonline.com
97	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	camsbry@camsonline.com
98	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat - 396445	camsnvs@camsonline.com
99	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	camsrok@camsonline.com
100	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501	camstpt@camsonline.com
101	A - 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	camskal@camsonline.com
102	Tirthkala First Floor, Opp BNCB Bank ,New Station Road, Bhuj _kachchh. 370001	camsbuj@camsonline.com
103	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	camsslp@camsonline.com
104	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	camsjdh@camsonline.com
105	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002	camsakl@camsonline.com
106	Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006	camsklm@camsonline.com
107	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	camsjhs@camsonline.com
108	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001	camsalg@camsonline.com
109	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	camssat@camsonline.com
110	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001	camskum@camsonline.com
111	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	camsblp@camsonline.com
112	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001	camsbly@camsonline.com
113	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	camsako@camsonline.com
114	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	camsynr@camsonline.com
115	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	camsdeo@camsonline.com
116	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	camskri@camsonline.com

117	Bandi Subbaramaiah Complex, D. No. 3 / 1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh - 516001	camskdp@camsonline.com
118	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	camssml@camsonline.com
119	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	camsknr@camsonline.com
120	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	camsmna@camsonline.com
121	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	camshaz@camsonline.com
122	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	camsatp@camsonline.com
123	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39 <sup>th</sup> Ward, Kurnool - 518001	camskrl@camsonline.com
124	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	camshsr@camsonline.com
125	18 L Block, Sri Ganganagar, Rajasthan - 335001	camssgnr@camsonline.com
126	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	camsbti@camsonline.com
127	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	camsshi@camsonline.com
128	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	camspkd@camsonline.com
129	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	camsmrg@camsonline.com
130	126 G, V. P. Towers, Kovai Road, Basement of Axis BankKarur, Tamilnadu - 639002	camskar@camsonline.com
131	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	camsbkn@camsonline.com
132	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	camskkd@camsonline.com
133	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	camsbil@camsonline.com
134	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	camsvap@camsonline.com
135	SCO 48 - 49, Ground Floor, opp peer, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134003	camsamb@camsonline.com
136	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	camsaga@camsonline.com
137	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	camssah@camsonline.com

138	"Silver Palace" OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305	camskhg@camsonline.com
139	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105	camstvl@camsonline.com
140	Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001	camsalp@camsonline.com
141	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201301	camsnoi@camsonline.com
142	Dev Corpora, First Floor, Office No. 102, Cadbury Junction, Eastern Express Way, Thane -400601	camsth@camsonline.com
143	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	camsadh@camsonline.com
144	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	camssgi@camsonline.com
145	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	camsjna@camsonline.com
146	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	camsgkp@camsonline.com
147	501 - TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092	Camsbor@camsonline.com
148	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp. Vashi Railway Station Vashi, Navi Mumbai - 400705	camsvsh@camsonline.com
149	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034	camspdel@camsonline.com
150	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	camstam@camsonline.com
151	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi - 110058	camsjdel@camsonline.com
152	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027	camsbwg@camsonline.com
153	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	camsknl@camsonline.com
154	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421301	camskyn@camsonline.com
155	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	camsbrh@camsonline.com
156	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	camsndi@camsonline.com

157	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	camsamn@camsonline.com
158	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	camsbst@camsonline.com
159	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	camschi@camsonline.com
160	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	camsacor@camsonline.com
161	Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com
162	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	camsdmp@camsonline.com
163	1793/ A, J B Road, Near Tower Garden, Dhule - 424001	camsdhu@camsonline.com
164	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh-224001	<a href="mailto:camsfzd@camsonline.com">camsfzd@camsonline.com</a>
165	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	camsgdm@camsonline.com
166	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	camsglg@camsonline.com
167	Mouza - Basudevapur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	camshld@camsonline.com
168	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	camshdw@camsonline.com
169	D - 78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat - 383001	camshim@camsonline.com
170	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	camshsp@camsonline.com
171	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite To Kuttys Frozen Foods, Hosur - 635110	camshos@camsonline.com
172	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	camsjnp@camsonline.com
173	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	camskat@camsonline.com
174	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001	camskmm@camsonline.com
175	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	camsmld@camsonline.com
176	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	camsmpl@camsonline.com

177	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	camsmtr@camsonline.com
178	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001	camsmog@camsonline.com
179	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	camsnmk@camsonline.com
180	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	camspal@camsonline.com
181	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	camsrae@camsonline.com
182	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	camsrjp@camsonline.com
183	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	camsrlm@camsonline.com
184	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	camsrag@camsonline.com
185	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	camsrke@camsonline.com
186	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	camssag@camsonline.com
187	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	camssp@camsonline.com
188	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	camssrs@camsonline.com
189	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	camsstp@camsonline.com
190	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	camssol@camsonline.com
191	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam – 532 001	camssrk@camsonline.com
192	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	camssl@camsonline.com
193	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	camssng@camsonline.com
194	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	camstin@camsonline.com
195	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	camstcn@camsonline.com
196	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	camsujn@camsonline.com

197	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	<a href="mailto:camsyav@camsonline.com">camsyav@camsonline.com</a>
198	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	<a href="mailto:camshyb@camsonline.com">camshyb@camsonline.com</a>
199	Office No. 503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa - 403507	Not applicable
200	3, Adelade Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable
201	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	<a href="mailto:camsgdl@camsonline.com">camsgdl@camsonline.com</a>
202	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Not applicable
203	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001	Not applicable
204	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	<a href="mailto:chennai_isc@camsonline.com">chennai_isc@camsonline.com</a>