

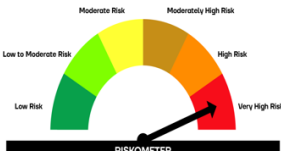
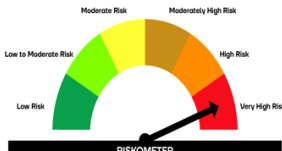
NAVI NIFTY IT INDEX FUND

SCHEME INFORMATION DOCUMENT

SECTION I

NAVI NIFTY IT INDEX FUND

(An open-ended Index Scheme replicating / tracking Nifty IT Index)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"> Capital appreciation over the long term. Equity and equity related securities covered by Nifty IT Index. Return that corresponds to the performance of Nifty IT index, subject to tracking error. 	 <p style="text-align: center;">The risk of the scheme/benchmark is Very High Risk</p>	 <p style="text-align: center;">The risk of the scheme/benchmark is Very High Risk</p> <p style="text-align: center;">As per AMFI TIER 1 Benchmark i.e. Nifty IT Index TRI</p>

*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

Name of Mutual Fund	Navi Mutual Fund
Name of Asset Management Company	Navi Asset Management Company Limited CIN U65990KA2009PLC165296
Name of Trustee Company:	Navi Trustee Limited CIN: U65990WB2009PLC134536
Addresses,	Registered Office: Vaishnavi Tech Square, 7th Floor, Iballur Village, Taluk, Bagalur, Begur, Bengaluru, Karnataka 560102
Website	https://navi.com/mutual-fund

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

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changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centre's / 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 should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 29, 2024.

NSE Indices Limited Disclaimer:

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NSE Indices Ltd do not guarantee the accuracy and/or the completeness of the Navi Nifty IT Index Fund or any data included therein and NSE Indices Limited shall not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE Indices Limited does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Navi Nifty IT Index Fund or any data included therein. NSE Indices Limited makes no express or implied warranties, and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE Indices Limited expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	Name of the Scheme	Navi Nifty It Index Fund
II	Category of the Scheme	Other Schemes - Index Fund
III	Scheme Type	An open-ended index scheme replicating /tracking Nifty IT Index
IV	Scheme Code	NAVI/O/O/EIN/23/10/0024
V	Investment objective	The investment objective of the scheme is to achieve a return equivalent to Nifty IT Index by investing in stocks of companies comprising Nifty IT Index, subject to tracking error. There is no assurance that the investment objective of the Scheme will be achieved.
VI	Liquidity	The Scheme being offered is open ended scheme and will offer units for sale / switch-in and redemption / switch-out, on every business day at NAV based prices subject to applicable loads.
VII	Benchmark (Total Return Index)	<p>Name of Benchmark: Nifty IT Index TRI</p> <p>Justification for use of benchmark: The NIFTY IT index captures the performance of the Indian IT companies. The NIFTY IT Index comprises of 10 companies listed on the National Stock Exchange (NSE). The NIFTY IT index is computed using free float market capitalization method with a base date of Jan 1, 1996 indexed to a base value of 1000 wherein the level of the index reflects total free float market value of all the stocks in the index relative to a particular base market capitalization value.</p>
VIII	NAV disclosure	<p>The AMC will calculate 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 update the NAVs on its website (https://navi.com/mutual-fund/downloads/scheme-documents) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day.</p> <p>For further details refer Section II.</p>
IX	Applicable timelines	<p>Timeline for Dispatch of Redemption:</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.</p>

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		As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request.																																				
X	Plans and Options Plans/Options and sub options under the Scheme	<p>The Scheme has two Plans: Regular & Direct</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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Scenario</th> <th style="text-align: center;">Broker Code mentioned by the investor</th> <th style="text-align: center;">Plan mentioned by the investor</th> <th style="text-align: center;">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">Mentioned</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Not Mentioned</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">7</td> <td style="text-align: center;">Mentioned</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Regular Plan</td> </tr> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">Mentioned</td> <td style="text-align: center;">Not Mentioned</td> <td style="text-align: center;">Regular Plan</td> </tr> </tbody> </table> <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 detailed disclosure on default plans and options, kindly refer SAI.</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
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6	Direct	Regular	Direct Plan																																			
7	Mentioned	Regular	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			
XI	Load structure	Exit Load: NIL																																				

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		<p>Redemption of units would be done on First in First out Basis (FIFO).</p> <p>As per Clause 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. For more details on Loads, please refer section on 'Load Structure'.</p>
XII	Minimum Application Amount/switch in	Rs. 10/-and in multiples of Re. 1/- thereafter
XIII	Minimum Additional Purchase Amount	Rs. 10/- and in multiples of Re. 1/- thereafter
XIV	Minimum Redemption/switch out amount	<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>The minimum amount of Redemption / Switch-out may be changed in future by the AMC / Trustee.</p>
XV	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	Not Applicable.
XVI	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Not Applicable.
XVII	Segregated portfolio/side pocketing disclosure	<p>The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.</p> <p>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time</p> <p>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.</p> <p>For details, kindly refer SAI.</p>

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XVIII	Swing pricing disclosure	Not Applicable.
XIX	Stock lending/Short selling	<p>The Scheme may engage in short selling and borrowing and lending of securities with the framework relating to Short Selling and securities lending and borrowing specified by SEBI.</p> <p>For details, kindly refer SAI.</p>
XX	How to Apply and other details.	<p>Applications filled up and duly signed by all joint investors should be submitted along with the cheque/draft/other payment instrument or 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 Nifty IT Index 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 section II</p>
XXI	Investor services	<p>Contact details for general service requests:</p> <ul style="list-style-type: none"> • call at 1800 103 8999(toll free), or • e-mail: mf@navi.com or • for chat bot option click here- https://m.navi.com/d1TRK4WScNb • Investors may contact / visit any of the Investor Service Centres (ISCs) of the AMC; <p>Complaints resolution should be addressed to Ms. Sadiqa Banu, who has been appointed as the Investor Relations Officer and can be contacted at:</p> <p>Toll free/Tel No: 1800 103 8999/08045113400 Email: mf@navi.com Address: Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Bengaluru, Karnataka 560102.</p>
XXII	Specific attribute of the scheme	Not Applicable.

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XXIII	Special product/facility available during the NFO and on ongoing basis	<p>Systematic Investment Plan (SIP) 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; margin-bottom: 10px;"> <thead> <tr> <th style="width: 35%;">Particulars</th> <th style="width: 25%;">Frequency</th> <th style="width: 40%;">Details</th> </tr> </thead> <tbody> <tr> <td rowspan="6" style="vertical-align: top;">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> <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 – 07th of every month/quarter/half yearly Default frequency – Monthly</p> <p>SIP through Electronic Clearing System (ECS)/Direct Debit 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. 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 from 2nd to the last should be of the same amount and same date (excluding first cheque).</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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		<p>However, there should be a gap of 30 days between first SIP Installment and the second installment in case of SIP started 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 or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
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		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						
	<p>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.</p> <p>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.</p> <p>Default Option : Default Date – 07th Default Frequency - Monthly</p> <p>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.</p> <p>There are two options available under SWP viz - Monthly option and Quarterly option, the details of which are given below:</p> <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Particular</th> <th style="width: 50%;">Frequency</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>5th of the Month</td> </tr> <tr> <td>Quarterly</td> <td>5th of the Quarter</td> </tr> </tbody> </table> <p>Default Option Default Frequency: Monthly</p> <p>SIP Pause Facility: 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>				Particular	Frequency	Monthly	5th of the Month	Quarterly	5th of the Quarter
Particular	Frequency									
Monthly	5th of the Month									
Quarterly	5th of the Quarter									

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		<ul style="list-style-type: none"> • The applicant will have the right to pause SIP which is directly registered with Navi Mutual Fund. • 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. • A valid form for SIP Pause facility will be processed within 15 days from the date of receipt of the same. • 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. • There would be no restriction on the number of times a SIP can be paused. • SIP Pause facility shall be available where 'SIP Facility' is available in the Schemes of Navi Mutual Fund. • SIP Pause Facility is applicable only for AMC initiated debit instructions i.e. ECS/NACH/Direct Debit, etc. • SIP Pause Facility is not possible for investors having Standing Instructions with banks. • The SIP shall continue from the subsequent instalment after the completion of pause period automatically. • 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/- • Incomplete SIP Pause Form in any respect would be liable to be rejected. • The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason. <p>Switch into the Scheme: 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</p>
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		<p>requests are subject to the minimum application amount as mentioned in this Scheme Information Document.</p> <p>For details kindly refer SAI.</p>
XXIV	Weblink	<p>Visit https://navi.com/mutual-fund/downloads/statutory-disclosure for TER for last 6 months and Daily TER.</p> <p>Visit https://navi.com/mutual-fund/downloads/factsheet for scheme factsheet.</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- i. The Scheme Information Document forwarded 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 Nifty IT Index 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

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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
Equities and equity related securities covered by Nifty IT Index	95%	100%
Debt & Money Market Instruments*	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.

The Cumulative Gross Exposure to Equity, Debt, Money market instruments, Derivatives, repo transactions in corporate debt securities etc. and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme in line with clause 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

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

Sl.no	Type of Instrument	Percentage of Exposure	Circular References
1	Stock Lending*	1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.	Paragraph 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2	Corporate bond repo transactions#	Not be more than 5% of the net assets of the concerned scheme.	Paragraph 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3	Equity Derivatives**	The gross position to such derivatives will be restricted to 10% of net assets of equity component	Paragraph 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024
4	Listed debt or money market securities	Not exceeding 5% of the net assets of the schemes	Paragraph 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024

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5	Credit Default Swaps.	The scheme shall not invest in this instrument.	-
6	Securitized Debt	The scheme shall not invest in this instrument.	-
7	Debt Instrument with Special Features (AT1 & AT2 Bonds)	The scheme shall not invest in this instrument.	-
8	Overseas Investments/ADR /GDR	The scheme shall not invest in this instrument.	-
9	ReIT & InVITs	The scheme shall not invest in this instrument.	-
10	Investment in their own Mutual Fund Schemes or other Mutual Fund Schemes	The scheme shall not invest in this instrument.	-
11	Structured obligation and Credit enhancement	The scheme shall not invest in this instrument.	-
12	unrated debt instruments	The scheme shall not invest in this instrument.	-

*Subject to the SEBI (MF) Regulations, 1996 and in accordance with clause 12.11 ,12.11.2.1.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme may engage in short selling and borrowing and lending of securities.

#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.

**Exposure to equity derivatives of the index itself or its constituent stocks may be required in certain situations wherein equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period etc. The gross position to such derivatives will be restricted to 10% of net assets of equity component.

The Scheme shall ensure compliance with the portfolio concentration norms in accordance with provisions as per clause 3.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, details whereof are given below:

- a. The index shall have a minimum of 10 stocks as its constituents.

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- b. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- c. The weightage of the top three constituents of the index, cumulatively, shall not be more than 65% of the Index.
- d. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over the previous six months.

The updated constituents of the Indices shall be available on the website of such Index Fund issuers at all points of time.

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, in terms of clause 12.16, 12.16.1.6, 12.16.1.8 and 12.16.1.9 of SEBI Master Circular of Mutual Funds dated June 27, 2024.

Tracking Error: In accordance with clause 3.6.3.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. The same shall be disclosed on a daily basis on the websites of AMC and AMFI. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.

Tracking Difference: In accordance with clause 3.6.3.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, The annualized difference of daily returns between the index and the NAV of the Scheme. The same shall be disclosed on a monthly basis on the websites of AMC and AMFI. The Scheme, in general, will hold all of the securities that comprise the Underlying Index in the same proportion as the index. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the Underlying Index.

Changes in Investment Pattern:

Rebalancing due to Passive Breaches:

Pursuant to clause 3.6.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and circulars issued thereunder in case of change in constituents of the index due to periodic review, the portfolio of equity ETF/ Index Funds be rebalanced within 7 calendar days.

Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

Rebalancing due to Short term defensive consideration:

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Subject to clause 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and circulars issued thereunder, the asset allocation pattern indicated above may change for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.

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 of Mutual Funds dated June 27, 2024 shall be applicable.

B. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be invested in Equity and equity related instruments, debt, money market instruments and other permitted instruments, which will include but not limited to:

Equity and Equity Related Instruments:

1. Equity Shares.
2. Equity related instruments like;
 - Convertible bonds and debentures, convertible preference shares and warrants carrying the right to obtain equity shares.
 - Derivative instruments like options and futures on equity securities / indices.
3. TREPS, Listed debt or money market securities, in accordance with Seventh Schedule to the SEBI (Mutual Funds) Regulations, and other guidelines/circulars as may be amended from time to time.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

EQUITY INVESTMENT STRATEGY:

The investment objective of the scheme is to achieve a return equivalent to Nifty IT Index by investing in stocks of companies comprising the Nifty IT Index, subject to tracking error.

The Scheme endeavors to invest in stocks in proportion to the weightages of these stocks in the Nifty IT Index. The fund will, in general, invest a significant part of its corpus in equities; the surplus amount of the fund, not

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exceeding 5% shall be invested in Cash/Tri-Party Repo, Repo in corporate debt securities & Money Market instruments.

The performance of the Scheme may not be commensurate with the performance of the respective benchmark of the Schemes on any given day or over any given period. Such variations are commonly referred to as the tracking error. The Scheme intends to maintain a low tracking error by actively managing the portfolio in line with the index.

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.

PORTFOLIO TURNOVER:

Portfolio Turnover is defined as the aggregate of purchases and sales as a percentage of the corpus during the specified period of time. Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. Navi Nifty IT Index Fund is a passively managed open-ended index scheme. It is therefore expected that there would be a number of subscriptions and redemptions on a daily basis. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in Nifty IT Index.

The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. The fund manager depending upon the view and subject to trading opportunities, may trade in securities, which will lead to increase in Portfolio Turnover. There may be an increase in transaction costs such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

Latest monthly portfolio holding is available at (<https://navi.com/mutual-fund/downloads/portfolio>)-

Various Derivatives Strategies:

If and where Derivative strategies are used under the scheme the Fund Manager will employ a combination of the following strategies:

Risk Associated with this Strategy.

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- Lack of opportunity available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

1. Other Derivative Strategies:

As allowed under the SEBI guidelines on derivatives, the fund manager will employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options.

Objective of the Strategy: The objective of the strategy is to earn low volatility consistent returns.

Risk Associated with this Strategy

- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

Valuation of Derivative Products

The traded derivatives shall be valued at market price in conformity with the valuation policy of the Mutual Fund. The valuation of untraded derivatives shall be done in accordance with the valuation method for untraded investments prescribed in sub clauses (i) and (ii) of clause 2 of the Eighth Schedule to the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

Disclosure for derivatives to be provided in summary form. For detailed derivative strategies, **please refer to SAI.**

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with Nifty IT Index TRI.

Benchmark- Nifty IT Index TRI

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available subject to SEBI regulations as amended from time to time.

Justification for use of benchmark.

The NIFTY IT index captures the performance of the Indian IT companies. The NIFTY IT Index comprises of 10 companies listed on the National Stock Exchange (NSE). The NIFTY IT index is computed using free float market capitalization method with a base date of Jan 1, 1996 indexed to a base value of 1000 wherein the level of the

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index reflects total free float market value of all the stocks in the index relative to a particular base market capitalization value.

E. WHO MANAGES THE SCHEME?

The Scheme is managed by Mr. Aditya Mulki and Mr. Ashutosh Shirwaikar since March 11, 2024. Their details are as under:

Name of Fund Manager	Age & Qualifications	Previous Experience	Other Funds Managed
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 for close to 6 years at Quantum Advisors Ltd. As an Equity research analyst, covering consumable staples, consumer discretionary, building materials and media sector. Mr Mulki has been associated with Navi AMC since 2021.	<ul style="list-style-type: none"> • Navi Nifty 50 Index Fund • Navi ELSS Tax saver Nifty 50 Index fund • Navi Nifty Next 50 Index Fund • Navi Nifty Bank Index Fund • Navi Nifty Midcap 150 Index Fund • Navi Nifty India Manufacturing Index Fund • Navi US Total Stock Market Fund of Fund • Navi Nasdaq 100 Fund of Fund • Navi Large & Mid Cap fund • Navi Flexi Cap Fund • Navi Aggressive Hybrid Fund (Formerly known as Navi Equity Hybrid Fund – Equity) • Navi ELSS Tax Saver Fund • Navi BSE Sensex Fund • Navi Nifty IT Index Fund • Navi Nifty 500 Multicap 50-25-25 Index Fund
Mr. Ashutosh Shirwaikar	Age: 34 Years Qualification: MBA (Finance)- JBIMS, Mumbai University -B. Tech, Mechanical Mumbai University	Prior to joining Navi Mutual Fund, Mr. Shirwaikar has worked for more than 6 years at Quantum Advisors Ltd. During his tenure he has covered sectors like Auto, Chemicals, Pharma, Power, and Media. Mr. Shirwaikar has been associated with Navi AMC since June 2022.	<ul style="list-style-type: none"> • Navi Nifty 50 Index Fund • Navi Nifty Next 50 Index Fund • Navi Nifty Bank Index Fund • Navi Nifty Midcap 150 Index Fund • Navi Nifty India Manufacturing Index Fund • Navi ELSS Tax Saver Nifty 50 Index Fund • Navi Flexi Cap Fund • Navi Large & Mid Cap fund • Navi ELSS Tax Saver Fund • Navi BSE Sensex Fund • Navi Aggressive Hybrid Fund (Formerly known as Navi Equity Hybrid Fund – Equity)

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			<ul style="list-style-type: none"> Navi Nifty IT Index Fund Navi Nifty 500 Multicap 50-25-25 Index Fund
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F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

List of existing schemes:

1. Navi Nifty 50 Index Fund
2. Navi ELSS Tax saver Nifty 50 Index fund
3. Navi Nifty Next 50 Index Fund
4. Navi Nifty Bank Index Fund
5. Navi Nifty Midcap 150 Index Fund
6. Navi BSE Sensex Index Fund
7. Navi Nifty 50 ETF
8. Navi Nifty IT Index Fund
9. Navi Nifty 500 Multicap 50-25-25 Index 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	-	-	-	-	-
Returns for the last 3 years	-	-	-	-	-
Returns for the last 5 years	-	-	-	-	-
Returns since inception	20.18%	21.51%	21.51%	20.67%	21.51%

*Expense structure fr Direct & Regular Plan may vary.
 Past performance may or may not be sustained in future.
 Benchmark: Nifty IT Index TRI
 Date of Allotment: 11 March, 2024. Returns are compounded annualized .The returns are calculated for Regular Plan- Growth Option and Direct Plan-Growth Option.*

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Absolute Returns for each financial year for the last 5 years	<i>This is a new scheme and has not completed five years.</i>
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H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. 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>
- ii. Disclosure of name and exposure to TOP 7 issuers, stocks, groups and sectors as a %age of NAV of the scheme is available at <https://navi.com/mutual-fund/downloads/statutory-disclosure>
- iii. Portfolio Disclosure - Fortnightly /Monthly/ Half Yearly is available at <https://navi.com/mutual-fund/downloads/statutory-disclosure>
- iv. Portfolio Turnover Rate is 0.83 times.
- v. Aggregate investment in the Scheme as on September 30, 2024 by:

Sl. No.	Category of Persons	Net Value		Market Value
		Units	NAV per unit	(in Rs.)
	Fund Manager			
1	Aditya Venkatesh Mulki	12.07	10.00	120.67
2	Ashutosh Ramesh Shirwaikar	Nil	-	Nil

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

- vi. 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.

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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. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail.

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

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

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.**

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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 that upto 1.00 % of the daily net assets of the scheme will be charged to the scheme as expenses. Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI (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.

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>).

Particulars	Navi Nifty IT Index Fund % per annum of daily net assets
Investment Management and Advisory Fees	Up to 1.00
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agents Fees	
Marketing & Selling Expense including Agent Commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (1 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	

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Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 1.00
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As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996, 1996 and pursuant to clause 5.6.2 and 10.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to Regular Plan and no commission for distribution of Units will be paid/ charged under Navi Nifty IT Index Fund - Direct Plan.

These estimates have been made in good faith as per information available to the AMC and the total expenses may be more than as specified in the table above. However, as per the Regulations, the total recurring expenses that can be charged to the Scheme in this SID shall be subject to the applicable guidelines.

The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear.

The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF) Regulations, 1996, without any internal cap allocated to any of the expense heads specified in the above table.

Pursuant to clause 2.3, 5.6.2 and 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and SEBI (Mutual Funds) Second Amendment Regulations, 2012, and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018 following additional costs or expenses may be charged to the scheme, namely:

1. The AMC may charge Goods and Services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas Goods and Services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations.
2. expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least –
 - 30 per cent of the gross new inflows from retail investors from B30 cities into the scheme, or;
 - 15 per cent of the average assets under management (year to date) of the scheme.
 whichever is higher;

Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis;

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities;

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Provided further that amount incurred as expense on account of inflows from retail investors from B30 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.

For above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

As per Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and AMFI vide letter no. 35P/MEM-COR/85/2022-23 dated March 02, 2023, has advised AMCs to keep B-30 incentive in abeyance till AMCs put in place effective controls. Accordingly, applicability of this expense ratio will be subject to any further communication issued by SEBI / AMFI in this regard.

1 basis points on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives.

All Scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its Associate, Sponsor, Trustee or any other entity through any route subject to the clarifications as per clause 3.3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024 on Total Expense Ratio (TER) as amended from time to time.

Further, the brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) up to 12 bps and 5 bps for cash market transactions and derivatives transactions respectively.

Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.

Expenses shall be charged / borne in accordance with the Regulations prevailing from time to time.

Illustration impact of expense ratio on scheme's return

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

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Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1300	1350
Returns in Percentage (%)	13.00	13.50

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.

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- (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 would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

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.

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Section II

I. Introduction

A. Definitions/interpretation

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

B. RISK FACTORS

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.

Risk associated with investing in companies forming part of Nifty IT Index:

The scheme tracks benchmark index which comprises of companies engaged into activities such as IT infrastructure, IT education and software training, networking infrastructure, software development, hardware, IT support and maintenance etc. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector(s). The weightage of each stock in the index is capped at the time of re-balancing of the index, which may aid in limiting concentration risk. In addition, the scheme may be subject to following sector specific risks including but not limited to:

1. **Loss of Key Professionals:** In technology industries the ability to recruit and retain professionals with the necessary technical skills can be crucial to the ongoing success of the organisation. Qualified IT professionals are a limited resource and there is a worldwide demand for professionals from the Indian sub-continent. Failure to be able to retain key professionals can negatively impact the prospects of a company.
2. **Failure to adapt business to rapid technological change:** Companies in the IT industry may be adversely affected by rapid technological changes, product innovations and obsolescence, changing standards and client preferences. All or one of these issues may impact the business prospects of a company.
3. **Volatility in foreign exchange rates:** A number of companies in the technology sector generate revenue in foreign currencies which could be significantly lower than the amount spent in foreign currencies. This could lead to adverse impact on performance of companies. Change in macro-economic conditions of key markets addressed by companies could impact performance of the companies as well as that of a sector.

Market Risk: The Scheme's NAV will react to the stock market movements. The Investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns. **Settlement Risk:** In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to

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sell securities held in the Scheme 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 Scheme portfolio.

Right to Limit Redemptions: The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with Clause 1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024 (Restriction on redemption in Mutual Fund).

Risks associated with Equity and Equity Related Instruments:

Investments in equity and equity related instruments involve a degree of risk, both company specific and market risks and thus investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

The scheme will invest in equity and equity related securities diversified over various sectors. Thus, any price fluctuation for these securities may adversely affect the NAV of the units issued under the Scheme. The same may also lead to out-performance or under-performance of the scheme against Nifty IT which is the benchmark index for the scheme.

Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme may be adversely affected.

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

The Scheme may invest in securities which are not listed on the stock exchanges. These securities may be illiquid in nature and carry a higher amount of liquidity risk, in comparison to securities that are listed on the stock exchanges or offer other exit options to the investor. The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

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Risks of Total Return

Dividends are assumed to be reinvested into the Nifty IT Index after the ex-dividend date of the constituents. However, in practice, the dividend is received with a lag. This can lead to some tracking errors.

Index Fund Risk

The Scheme being an index scheme follows a passive investment technique and shall only invest in Securities comprising one selected index as per investment objective of the Scheme. The Fund Manager would invest in the Securities comprising the underlying index irrespective of the market conditions. If the Securities market declines, the value of the investment held by the Scheme shall decrease.

Passive Investments

The Scheme is not actively managed. Since the Scheme is linked to the index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

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.

Reinvestment Risk: Investments in fixed income securities carry reinvestment 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.

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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.

Tracking Error/Tracking difference Risk

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.

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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.

Risks associated with Derivatives Transactions

Systematic Risk: Systematic Risk is the risk associated with the entire market. Unlike unsystematic risk, it is not linked to a specific security or sector. Systematic risk is a market risk which can be due to macro- economic factors, news events, etc.

Mark to Market Risk: This risk is on account of day-to-day fluctuations in the underlying Security and its derivative instrument, which can adversely impact the portfolio.

Credit Risk: The credit risk is the risk that the counterparty will default in its obligations and is generally small as in a Derivative transaction there is generally no exchange of the principal amount.

Interest rate risk: Derivatives carry the risk of adverse changes in the price due to change in interest rates.

Basis Risk: When a security is hedged using a Derivative, the change in price of the security and the change in price of the Derivative may not be fully correlated leading to basis risk in the portfolio.

Liquidity risk: During the life of the Derivative, the benchmark might become illiquid and might not be fully capturing the interest rate changes in the market, or the selling, unwinding prices might not reflect the underlying assets, rates and indices, leading to loss of value of the portfolio.

Model Risk: The risk of mis–pricing or improper valuation of Derivatives.

Trade Execution: Risk where the final execution price is different from the screen price, leading to dilution in the spreads.

Systemic Risk: For Derivatives, especially OTC ones the failure of one Counterparty can put the whole system at risk and the whole system can come to a halt.

The scheme may invest in various derivative products in accordance with and to the extent permitted under the regulations from time to time.

Derivatives are financial contracts of predetermined fixed duration, like stock Futures /options and index futures and options, whose values are derived from the value of an underlying primary financial instrument such as: Equities, Interest rates, Exchange rates.

Derivative products are specialized instruments that require investment techniques and risk analysis which are different from those associated with stocks and other traditional securities.

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Derivatives are highly leveraged instruments and a small price fluctuation in the underlying can have a larger impact on its value. Thus, its use can lead to disproportionate gains or losses to the portfolio. Execution of derivatives instruments depends on the ability of the fund manager to identify good opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of Derivatives are different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Risk associated with Short Selling & Securities Lending

Securities Lending is a lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to the collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

Short-selling is the sale of shares or securities that the seller does not own at the time of trading. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock/security he shorted and returns the stock/security to the lender to close out the loan. The inherent risks are Counterparty risk and liquidity risk of the stock/security being borrowed. The security being short sold might be illiquid or become illiquid and covering of the security might occur at a much higher price level than anticipated, leading to losses.

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 recognized 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:

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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 endeavor 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 the form of cash / collateral, it shall tantamount to early termination of the repo agreement.

C. Risk Control & Risk Mitigation Strategy

The risk control process involves reducing risks through portfolio diversification. This diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. There would be regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index.

Nifty IT Index Fund being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus, there is no additional element of volatility or stock concentration on account of fund manager decisions.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Risk and Description	Risk Mitigants/management strategy
Risks associated with Equity investments	
Derivatives Risk As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk	Derivatives will be used in the form of Index Options, Index Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. The AMC monitors the portfolio and regulatory limits for derivatives through its front office monitoring system. Exposure to derivatives of

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analyses different from those associated with stocks and bonds.	stocks or underlying index will be done based on requisite research. Fund managers will endeavor to use derivatives which are liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. Such exposure shall also be regularly reviewed by the Fund manager. No OTC contracts will be entered into.
Liquidity risk The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which they invests	The Scheme will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks
Tracking Error risk (Volatility/ Concentration risk): The performance of the Scheme may not be commensurate with the performance of the underlying Index on any given day or over any given period	Tracking Error risk (Volatility/ Concentration risk): Over a short to medium period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objectives of the Scheme are to track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavor to maintain a low tracking error by actively aligning the portfolio in line with the Index.
Risks associated with Debt/Money market investments	
Market Risk/ Interest Rate Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV	In a rising interest rate scenario the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent.
Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM).	The Scheme may invest in government securities and money market instruments. While the liquidity risk for government securities and money market instruments may be low
Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).	Management analysis will be used for identifying company specific risks. Management's past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer's financial statements will be undertaken

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<p>Reinvestment Risk This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested the risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.</p>	<p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value</p>
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II. INFORMATION ABOUT THE SCHEME

A. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be invested in Equity and equity related instruments, debt, money market instruments and other permitted instruments, which will include but not limited to:

Equity and Equity Related Instruments:

1. Equity Shares.
2. Equity related instruments like;
 - Convertible bonds and debentures, convertible preference shares and warrants carrying the right to obtain equity shares.
 - Derivative instruments like options and futures on equity securities / indices.
3. TREPS, Listed debt or money market securities, in accordance with Seventh Schedule to the SEBI (Mutual Funds) Regulations, and other guidelines/circulars as may be amended from time to time.

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.

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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.

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 and portfolio creation time will not be more than 7 days.

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

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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.

Equity Derivatives:

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instrument on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain standardized features of the contract. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

SEBI has permitted futures contracts on indices and individual stocks with maturity of 1 month, 2 months and 3 months on a rolling basis. The futures contracts are settled on last Thursday (or immediately preceding trading day if Thursday is a trading holiday) of each month. Currently, the futures are settled in cash. The final settlement price is the closing price of the underlying stock(s)/ index.

Option is a contract which provides the buyer of the option (also called holder) the right, without the obligation, to buy or sell a specified asset at the agreed price on or up to a particular date. For acquiring this privilege, the buyer pays premium (fee) to the seller. The seller on the other hand has the obligation to buy or sell specified asset at the agreed price and for this obligation he receives premium. The premium is determined considering number of factors such as the market price of the underlying asset/security, number of days to expiry, risk free rate of return, strike price of the option and the volatility of the underlying asset. Option contracts are of two types, viz:

Call Option - The option that gives the buyer the right to buy specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option.

The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy.

Put Option - The right to sell is called put option. A Put option gives the holder (buyer) the right to sell specified quantity of the underlying asset at the strike price. The seller of the put option (one who is short put) however, has the obligation to buy the underlying asset at the strike price if the buyer decides to exercise his option to sell.

There are two kinds of options based on the date of exercise of right. The first is the European Option which can be exercised only on the maturity date. The second is the American Option which can be exercised on or before the maturity date.

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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 a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
2. The Mutual Fund under all its Scheme(s) shall not own more than ten per cent of any company's paid-up capital carrying voting rights.

Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.

3. All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
4. 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.

5. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - a. 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
 - b. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
 - c. IST purchases would be allowed subject to the guidelines as specified in clause 12.30 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6. 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

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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. Provided that this clause shall not apply to any fund of funds scheme.

7. 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:

Provided, the Mutual Fund may engage in Short selling and securities lending in accordance with the framework relating to Short Selling and securities lending and borrowing specified by SEBI.

Provided further that the Mutual Fund may enter into Derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

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

8. 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.
9. 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 in accordance with clause 12.16, 12.16.1.5 and 4.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

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.

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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, percentage of NAV should be disclosed.

10. The mutual fund will follow clause 5.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, on review of norms for investment and disclosure by mutual funds in derivatives.
11. 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.
- a) 10% of it's NAV in debt and money market securities rated AAA; or
 - b) 8% of it's NAV in debt and money market securities rated AA; or
 - c) 6% of it's NAV in debt and money market securities rated A and below issued by a single issuer.

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

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.

12. The scheme shall not make any investment in
- a. Any unlisted security of an associate or group company of the sponsor: or
 - b. Any security issued by way of private placement by an associate or group company of the sponsor; or
 - c. The listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets of the scheme, except for investments by equity-oriented exchange traded funds (ETFs) and Index Funds and subject to the weightage of the underlying index constituents but cap the overall investment at 35% of the scheme's Net Asset Value.

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13. The Scheme shall not make any investment in any fund of funds scheme.
14. The cumulative gross exposure through equity, debt, derivative positions (including 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.
15. 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.
16. 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.
17. The Scheme will not advance any loan for any purpose.
18. In accordance with the guidelines as stated under clause 12.1.4 & 12.1.5 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.
19. The Scheme will comply with provisions specified in clause 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024, related to overall exposure limits applicable for derivative transactions as stated below:
 - a. The cumulative gross exposure across all asset classes should not exceed 100% of the net assets of the Scheme.
 - b. Mutual Funds shall not write options or purchase instruments with embedded written options.
 - c. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
 - d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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- e. Exposure due to hedging positions may not be included in the above-mentioned limits subject to the following:
- i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - ii. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1.
 - iii. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - iv. The quantity of underlying associated with the derivative position taken for hedging purpose does not exceed the quantity of the existing position against which hedge has been taken.
 - v. a) Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.
b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.
 - vi. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point (i) above
 - vii. Definition of Exposure in case of Derivative Positions - Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	option Premium Paid * Lot Size * Number of Contracts

Exposure limit for participating in Interest Rate Futures

As per clause 12.18.1.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the following are prescribed:

- To reduce interest rate risk in a debt portfolio, mutual funds may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

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(Portfolio Modified Duration * Market Value of the Portfolio)/ (Futures Modified Duration * Future Price/ PAR.

20. A mutual fund may invest in the units of REITs and InvITs subject to the following:

- a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
- b. A mutual fund scheme shall not invest –
 - i. more than 10% of its NAV in the units of REIT and InvIT; and
 - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Provided that the limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.

Note: Scheme will not invest in REITs and InvIT.

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 on Mutual Funds for Mutual Funds dated June 27, 2024:

(a) Type of a Scheme

Navi Nifty IT Index Fund- An open-ended scheme replicating / tracking Nifty IT Index

(b) Investment Objective

- **Main objective** - Growth
- **Investment Pattern** – Please refer to Section ‘How will the Scheme Allocate its Assets?’

(c) Terms of Issue

- **Liquidity** provisions such as listing, Repurchase, Redemption - The Scheme(s) will offer Units for

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Redemption / Switch out on every Business Day at NAV based prices except in special circumstances

- Aggregate fees and expenses charged to the scheme - Please refer to section 'Fees and Expenses' for details
- Any safety net or guarantee provided - The Scheme does not assure or guarantee any returns

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, 1996, the Trustee shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) there under and affect the interests of Unit holders is carried out unless:

- A written communication about the proposed change is sent to each Unit holder 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. About the Index and Index Methodology:

About the Index:

The Nifty IT index captures the performance of the Indian IT companies. The Nifty IT Index comprises of 10 companies listed on the National Stock Exchange (NSE). The Nifty IT index is computed using free float market capitalization method with a base date of Jan 1, 1996 indexed to a base value of 1000 wherein the level of the index reflects total free float market value of all the stocks in the index relative to a particular base market capitalization value.

Index Methodology:

Eligibility Criteria for Selection of Constituent Stocks:

- Companies should form part of NIFTY 500 at the time of review. In case, the number of eligible stocks representing a particular sector within NIFTY 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalisation based on previous six months period data used for index rebalancing of NIFTY 500.
- Companies should form a part of the IT sector.
- The company's trading frequency should be at least 90% in the last six months.
- The company should have a listing history of 6 months. A company which comes out with an IPO will be eligible for inclusion in the index, if it fulfills the normal eligibility criteria for the index for a 3 month period instead of a 6 month period.
- Final selection of 10 companies shall be done based on the free-float market capitalization. A preference shall be given to companies that are available for trading in NSE's Futures & Options segment at the time of final selection.
- Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

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Index Re-Balancing: Index is re-balanced on semi-annual basis. The cut-off date is January 31 and July 31 of each year, i.e. For semi-annual review of indices, average data for six months ending the cut-off date is considered. Four weeks prior notice is given to market from the date of change.

The constituents of Nifty IT Index as on September 30, 2024

ISIN	SECURITY NAME	BASIC INDUSTRY	WEIGHT (%)	Impact Cost
INE010V01017	L&T Technology Services Ltd.	IT Enabled Services	1.44477	0.04
INE262H01021	Persistent Systems Ltd.	Computers - Software & Consulting	5.71032	0.04
INE356A01018	Mphasis Ltd.	Computers - Software & Consulting	3.34963	0.03
INE075A01022	Wipro Ltd.	Computers - Software & Consulting	7.55447	0.03
INE591G01017	Coforge Ltd.	Computers - Software & Consulting	4.59358	0.03
INE669C01036	Tech Mahindra Ltd.	Computers - Software & Consulting	9.8764	0.03
INE214T01019	LTIMindtree Ltd.	Computers - Software & Consulting	5.69522	0.03
INE009A01021	Infosys Ltd.	Computers - Software & Consulting	27.2005	0.02
INE860A01027	HCL Technologies Ltd.	Computers - Software & Consulting	10.4778	0.02
INE467B01029	Tata Consultancy Services Ltd.	Computers - Software & Consulting	24.0973	0.02

Index Service Provider

NSE Indices Limited (NSE Indices), a subsidiary of NSE Strategic Investment Corporation Limited was setup in May 1998 to provide a variety of indices and index related services and products for the Indian capital markets. NSE Indices provides a broad range of services, products and professional index services. It maintains over 80 equity indices comprising broad-based benchmark indices, sectoral indices and customized indices.

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E. Other Scheme Specific Disclosures:

Listing and Transfer of Units	Not Applicable
Dematerialization of units	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.
Minimum Target amount	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	Not Applicable
Allotment	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.
Refund	Not Applicable
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<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"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minors through their parent / legal guardian; 4. Partnership Firms; 5. Limited Liability Partnerships 6. Proprietorship in the name of the sole proprietor; 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; 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; <p>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;</p>

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	<p>9. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</p> <p>10. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis;</p> <p>11. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>12. Scientific and Industrial Research Organizations;</p> <p>13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI</p> <p>14. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</p> <p>15. Qualified Foreign Investors (QFI) on repatriation basis;</p> <p>16. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis;</p> <p>17. Other schemes of Navi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations;</p> <p>18. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s)</p> <p>19. Such other person as maybe decided by the AMC from time to time.</p>
<p>Who cannot invest</p>	<ul style="list-style-type: none"> • 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. • Overseas Corporate Bodies (OCBs) • Non-Resident Indians residing in the Financial Action Task Force (FATF) declared non-compliant country or territory, (NCCTs); <p>Such other persons as may be specified by AMC from time to time.</p>
<p>How to Apply and other details</p>	<p>The Application Forms/Change Request Forms for KYC are available at the ISC of AMC and CAMS and at the website of Mutual Fund (https://navi.com/mutual-fund/downloads/scheme-documents).</p> <p>Please refer to the SAI and Application form for the instructions.</p> <p>Official Point of Acceptance is available at:</p> <p>Navi Mutual Fund: https://navi.com/mutual-fund/downloads/scheme-documents</p> <p>MFCentral: https://mfcentral.com/</p> <p>Computer Age Management Services Limited (CAMS): https://www.camsonline.com/</p>

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	<p>Name, address and contact no. of CAMS, Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. are available on back cover page of the SID.</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>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.</p>	<p>Not Applicable</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered</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.</p> <p>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>Cut off timing for subscriptions/ redemptions/ switches</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>

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<p>This is the time before which your application (complete in all respects) should reach the official points of acceptance</p>	<p>For Purchase of any amount:</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>For Switch-ins of any amount:</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>For Redemptions including Switch - outs:</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), 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 instalment date of the SIP, STP or record date of dividend etc.</p>
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<p>Minimum amount for purchase/redemption/switches</p>	<p>Minimum amount for purchase/Switch in Rs. 10/- and in multiples of Re 1/- thereafter</p> <p>Minimum Additional Purchase Amount Rs. 10/- and in multiples of Re. 1/- thereafter</p> <p>Minimum Redemption Amount/Switch Out <u>Minimum Redemption - Rs. 10/- or 1 Unit or account balance whichever is lower</u> of each Option.</p> <p>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>The minimum amount of Redemption / Switch-out may be changed in future by the AMC / Trustee.</p>
<p>Accounts Statements</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 Navi Mutual Fund 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</p>

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	<p>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>In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.</p> <p>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).</p> <p>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.</p> <p>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.</p> <p>The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual Fund/AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</p> <p>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.</p> <p>The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</p> <p>The Account Statement shall state that the net investment as gross subscription, if any and specify the no. of units allotted against the net investment.</p> <p>CAS for investors having Demat account:</p> <ul style="list-style-type: none"> ▪ Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
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	<ul style="list-style-type: none"> ▪ 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. ▪ 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. ▪ 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. ▪ No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialised mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account. <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 SAI</p>
Dividend/ IDCW	Not Applicable.
Redemption	<p>Under normal circumstances the AMC shall endeavor to dispatch the Redemption proceeds within 01 business day from date of receipt of request from the Unit holder.</p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 business Days of receiving a valid redemption request. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 03 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, please refer SAI.</p>
Bank Mandate	Registering Multiple Bank Accounts (Pay-in bank accounts)

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	<ol style="list-style-type: none"> 1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect of an investor folio. 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/dividend 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. <ol style="list-style-type: none"> 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/1st 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
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	<p>Bank Account. The same shall be communicated to the investor through such means as may be deemed fit by the AMC.</p> <p>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.</p>
<p>Delay in payment of redemption / repurchase proceeds/dividend</p>	<p>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.</p>
<p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p>	<p>As per Paragraph 14.3 of SEBI Master Circular on Mutual Fund dated June 27, 2024, the unclaimed Redemption and Dividend amounts may be deployed by the Fund in money market instruments only. The unclaimed Redemption and Dividend amounts 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>Important Note: 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>
<p>Disclosure w.r.t investment by minors</p>	<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>

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	<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"> • 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 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. • 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. • 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. <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>Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE</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"> 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

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of eligible schemes are not listed on NSE & BSE and the same cannot be traded on the stock exchange like shares.

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.

3. Eligible Participants 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 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 provisions of 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:

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- 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

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	<p>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</p> <ul style="list-style-type: none"> 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. <p>Redemption of Units:</p> <ul style="list-style-type: none"> 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. <p>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.</p>
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	<p>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 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>11. Investors should note that the terms & 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. Periodic Disclosures

<p>Half yearly Disclosures: Portfolio / Financial Results</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 30th September), in the manner specified by SEBI. The Portfolio Statement will also be displayed on the website of the AMC and AMFI. 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 https://navi.com/mutual-fund/downloads/statutory-disclosure 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>Monthly Portfolio Disclosure</p>	<p>The Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website https://navi.com/mutual-fund/downloads/portfolio on or before the tenth day of the succeeding month in the prescribed format.</p>
<p>Annual Report</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</p>

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	<p>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 https://navi.com/mutual-fund/downloads/statutory-disclosure and Association of Mutual Funds in India (www.amfiindia.com).</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>Scheme Summary Document (SSD)</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. https://navi.com/mutual-fund/downloads/statutory-disclosure and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p>
<p>Risk-o-meter</p>	<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> <ul style="list-style-type: none"> i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk <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>

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	<p>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</p> <p>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <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>
<p>Tracking Error and Tracking Difference</p>	<p>The tracking error i.e. the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. In case the Scheme is in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of the AMC and AMFI. Upon completion of 1 year of the Scheme, tracking difference i.e. the annualized difference of daily returns between the Scheme and the index annualized over 1 year, 3 year, 5 year, 10 year and since the scheme inception period shall be disclosed on the website of the AMC and AMFI, on a monthly basis.</p>
<p>Disclosure Norms pursuant to paragraph 3.6.8 SEBI Master Circular on Mutual Funds dated June 27, 2024.</p>	<p>The following will be disclosed on monthly basis:</p> <ul style="list-style-type: none"> i. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme ii. Name and exposure to top 7 groups as a percentage of NAV of the scheme. iii. Name and exposure to top 4 sectors as a percentage of NAV of the scheme. <p>The same may be disclosed in the monthly factsheet.</p> <p>Further, Change in constituents of the index, if any, will be disclosed on the AMC website on the day of change.</p>

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B. Transparency/NAV Disclosure

The AMC will calculate 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 update the NAVs on its website (<https://navi.com/mutual-fund>) and of the Association of Mutual Funds in India (“AMFI”) (www.amfiindia.com) before 11.00 p.m. every Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the 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) 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.

C. 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**.

D. Associate Transactions

Please refer to **Statement of Additional Information**

E. Taxation

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

Particulars	Resident Investors	Mutual Fund
Tax on dividend	Individual / HUF: Income tax rate applicable to the Unit holders as per their income slabs	Nil

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	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⁾	
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.

F. Rights of Unitholders-

Please refer to **SAI** for details.

G. List of official points of acceptance:

Navi Mutual Fund: contact.mf@navi.com and

Please Visit Navi Mutual Fund Website for OPOA: <https://navi.com/mutual-fund/downloads/statutory-disclosure>

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

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

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H. 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

November 29, 2024

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INVESTOR SERVICE CENTRES/OFFICIAL POINTS OF ACCEPTANCES -

Email id: contact.mf@navi.com

Collecting banker details- HDFC Bank Ltd,

Address: Ground Floor, Jehangir Building M G Road, Fort Mumbai -400001, Maharashtra

MFCentral:

MFCentral has been designated as Official point of acceptance of Navi Mutual Fund for non financial transactions. The same can be accessed using <https://mfcentral.com/> Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres or collection centres of KFIN or CAMS.

Registrar

Note: <https://www.camsonline.com> is an Official Point of Acceptance (OPA) for all schemes of Navi Mutual Fund.

Computer Age Management Services Limited (Investor Service Centers)

Add: Computer Age Management Services Limited (CAMS),

Rayala Tower-1, 158 Anna Salai, Chennai - 600 002

Website: <https://www.camsonline.com/>

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	camsahm@camsonline.com
2	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka - 560042	camsbgl@camsonline.com
3	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	camsbhr@camsonline.com
4	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	camscha@camsonline.com
5	Ground Floor No. 178 / 10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamilnadu - 600034	cams1b@camsonline.com
6	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	camscoc@camsonline.com
7	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	camscoe@camsonline.com
8	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	camsdur@camsonline.com

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9	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	camsgoa@camsonline.com
10	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	camshyd@camsonline.com
11	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	camsind@camsonline.com
12	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	camsjai@camsonline.com
13	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001	camskpr@camsonline.com
14	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	camscal@camsonline.com
15	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	camluc@camsonline.com
16	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	camsldh@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	camsbby@camsonline.com
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	camsdel@camsonline.com
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	campun@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

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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
35	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	camsasa@camsonline.com
36	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	camsaur@camsonline.com
37	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	camsbel@camsonline.com
38	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	camsbrp@camsonline.com
39	501 - 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001	camsbha@camsonline.com
40	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	camsbhi@camsonline.com
41	C/o. Kodwani Associates, Shop No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	camsbhl@camsonline.com
42	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	camsbhp@camsonline.com
43	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	camsbkr@camsonline.com
44	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	camsbdw@camsonline.com
45	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	camsclt@camsonline.com

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46	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	camscut@camsonline.com
47	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	camsdvg@camsonline.com
48	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	camsdun@camsonline.com
49	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	camsdha@camsonline.com
50	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001	camserd@camsonline.com
51	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002	camsfdb@camsonline.com
52	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	camsgaha@camsonline.com
53	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur - 273001	camsgor@camsonline.com
54	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	camsgun@camsonline.com
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 st Chopasani Road, Jodhpur, Rajasthan - 342003	camsjpd@camsonline.com
65	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	camskhp@camsonline.com

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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	camsktm@camsonline.com
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	camspar@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	camsraj@camsonline.com
80	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	camsran@camsonline.com
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	camsal@camsonline.com
83	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	camsam@camsonline.com
84	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpura, Siliguri - 734001	camssil@camsonline.com

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85	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	camstrp@camsonline.com
86	No. F4, Magnam Surakasa 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	camstvm@camsonline.com
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	camsval@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 BICB 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

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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 Chanmbers (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 th Ward, Kurnool - 518001	camskrl@camsonline.com

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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

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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 Stationm 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	camscor@camsonline.com
161	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com

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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	camsfzd@camsonline.com
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	camsjlg@camsonline.com
167	Mouza - Basudevpur, 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, Oppsite 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

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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 Municiple 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	camsspn@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	camsyav@camsonline.com
198	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	camshyb@camsonline.com
199	Office No. 503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa - 403507	Not applicable
200	3, Adelaide Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable

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201	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	camsgdl@camsonline.com
202	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha 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	chennai_isc@camsonline.com

