

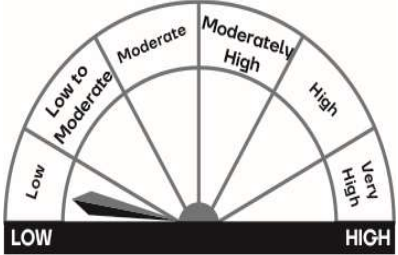
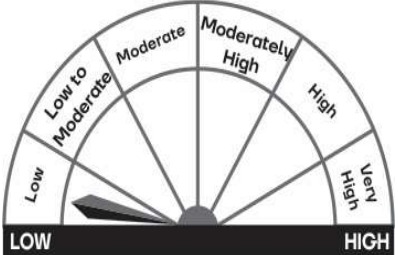
SCHEME INFORMATION DOCUMENT (SID)

Section I

NAVI OVERNIGHT FUND

(An open-ended debt scheme investing in securities with overnight securities.

A relatively low interest rate risk and relatively low credit risk.)

| This product is suitable for investors who are seeking* | Scheme Risk-o-Meter | Benchmark Risk-o-Meter |
|---|---|--|
| <ul style="list-style-type: none"> Regular income over short term that may be in line with the overnight call rates. To generate returns by investing in debt and money market instruments with overnight maturity. |  <p align="center">Investors understand that their principal will be at Low risk</p> |  <p align="center">Investors understand that their principal will be at Low risk</p> |
| | | <p>As per AMFI Tier I Benchmark i.e. CRISIL Liquid Overnight Index</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 May 31, 2024. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated May 19, 2023, on an ongoing basis on the website <https://navi.com/mutual-fund/downloads/statutory-disclosure>.”

| Potential Risk Class (PRC) [PRC Description-A-I] | | | | |
|---|---|--------------------------|--------------------|---------------------------|
| Credit Risk | → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk | ↓ | | | |
| Relatively Low (Class I) | | Class A-I | | |
| Moderate (Class II) | | | | |
| Relatively High (Class III) | | | | |

A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

**Continuous Offer of Units at Applicable NAV
(Face Value: Rs. 10/-)**

| | |
|---|---|
| Name of Mutual Fund | Navi Mutual Fund |
| Name of Asset Management Company | Navi AMC Limited CIN U65990KA2009PLC165296 |
| Name of Trustee Company: | Navi Trustee Limited |

| | |
|------------------|---|
| | CIN: U65990WB2009PLC134536 |
| Addresses | <i>Registered Office:</i> Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur Hobli, 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, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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>.

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

This Scheme Information Document is dated **June 26, 2024**.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title | Description |
|----------------|---------------------------------------|---|
| I | Name of the scheme | Navi Overnight Fund |
| II | Category of the Scheme | Overnight Fund |
| III | Scheme type | Scheme Type -An open ended debt scheme investing in overnight securities. PRC Description -A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk. |
| IV | Scheme code | NAVI/O/D/ONF/23/05/0021 |
| V | Investment objective | To generate returns by investing in debt and money market instruments with overnight securities having maturity of 1 day. The Scheme does not assure or guarantee any returns. There is no assurance that the investment objective of the Scheme will be achieved. |
| VI | Liquidity/listing details | The scheme is an open-ended debt scheme. It will open for sale and repurchase/redemption of units within 5 business days from the date of allotment. Being an open-ended scheme, the scheme is open for repurchase/redemption on all business days. Redemption proceeds shall be dispatched within three working days from the date of redemption request. |
| VII | Benchmark (Total Return Index) | Name of Benchmark: CRISIL Liquid Overnight Index Justification for use of benchmark: The Scheme intends to invest in a portfolio of instruments which is best captured by CRISIL Liquid Overnight Index. CRISIL Liquid Overnight Index is a realistic estimate to track the returns of a Overnight Fund at a particular return and risk level and hence is used as a benchmark by most market participants. The benchmark and additional benchmark returns shall be calculated at the Total return Index (TRI) variant of the Index chosen. The benchmark is selected in line with paragraph 1.9 and 2.6 of SEBI Master circular on Mutual Funds dated May 19, 2023. |
| VIII | NAV disclosure | the AMC will calculate the NAVs for all the Calendar 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. For further details please refer Section II. |
| IX | Applicable timelines | Timeline for Dispatch of Redemption: 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. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request. |

| | | <p>Timeline for Dispatch of Dividend:</p> <p>The Dividend warrants/cheque/demand draft shall be dispatched to the Unit holders within 07 Business days of the date of declaration of the Dividend. In the event of failure of dispatch of IDCW within the stipulated 07 Business Day period, the AMC shall be liable to pay interest @ 15 percent per annum to the Unit holders.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------|--|---|-----------------------------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| X | <p>Plans and Options Plans/Options and sub options under the Scheme</p> | <p>Plans: Regular and Direct.</p> <p>Options: The Scheme would offer Growth and IDCW Option.</p> <p>Sub-Options: The IDCW Option would provide the following sub-options: Daily (Reinvestment of Income Distribution cum capital withdrawal option), Weekly (Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option), Monthly (Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option).</p> <p>If IDCW payable under Payout of Income Distribution cum capital withdrawal option (Weekly Option) is equal to or less than Rs. 500 then the IDCW would be compulsorily reinvested in the option of the Scheme.</p> <p>The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>Default option: Growth Option, Default between Payout of Income Distribution cum capital withdrawal option & reinvestment of Income Distribution cum capital withdrawal Option: Reinvestment of Income Distribution cum capital withdrawal option, Default IDCW: Frequency- Daily.</p> | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not Mentioned | Regular Plan |
| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | |
|-------------|---|---|
| | | <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> |
| XI | Load Structure | <p>Exit Load: Nil</p> <p>Redemption of units would be done on First in First out Basis (FIFO).</p> <p>As per paragraph 10.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load will be charged by the scheme to the investor</p> |
| XII | Minimum Application Amount/switch in | Rs. 10/-and in multiples of Re. 1/- thereafter |
| XIII | Minimum Additional Purchase Amount | <p>Rs. 10 and in multiples of Re. 1/- thereafter</p> <p>Minimum application amount is applicable only at the time of creation of new folio.</p> <p>The amounts can be distributed under Income Distribution cum capital withdrawal option (IDCW) out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (IDCW) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p> <p>A clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to the investors, whenever distributable surplus is distributed.</p> <p>Redemption: Rs.10/- and any amount thereafter.</p> <p>If the balance in the Folio / Account available for redemption is less than the minimum amount prescribed above, the entire balance available for redemption will be redeemed.</p> <p>SIP: Rs.10/- and in multiples of Re.1 thereafter [minimum 6 installments]</p> <p>STP (in): Rs.10/- and any amount thereafter</p> <p>SWP: Rs.10/- and in multiples of Re.1 thereafter</p> |
| XIV | Minimum Redemption/switch out amount | Rs. 10/- or 1 Unit or account balance whichever is lower in respect of each Option. |
| XV | New Fund Offer Period | Not Applicable. |
| XVI | New Fund Offer Price | 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</p> |

| | | |
|--------------|---|---|
| | | limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC. For details, kindly refer SAI . |
| XVIII | Swing pricing disclosure | Not Applicable. |
| XIX | Stock lending/short selling | The Scheme shall not engage in short selling and borrowing and lending of securities. |
| XX | How to Apply | 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. All cheques and bank drafts must be drawn in favour of "Navi Overnight Fund" and the name of the respective Plan should also be mentioned and crossed "A/c Payee only". 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. Details in section II |
| XXI | Investor services | Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, Valuation, Dividends, etc. by calling the Investor line of the AMC at "08045113400" or on Toll Free No – 1800 103 8999 or email – mf@navi.com '. The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavour to handle transactions efficiently and to resolve any investor grievances promptly. Any complaints should be addressed to Ms. Sadiqa Banu, who has been appointed as the Investor Relations Officer and can be contacted at: Ms. Sadiqa Banu, Investor Relations Officer, Navi AMC Limited. Toll free/Tel No: 1800 103 8999/08045113400, Email :mf@navi.com Address: Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Bengaluru, Karnataka 560102. For any grievances with respect to transactions through stock exchange mechanism. Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor. |
| XXII | Specific attribute of the scheme | Not Applicable. |

XXIII

Special product/facility available during the NFO and on ongoing basis

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.

| Particulars | Frequency | Details |
|--------------------------------|-------------|---------------------|
| | Daily | All Business days |
| | Fortnightly | Alternate Wednesday |
| | Monthly | All Business days |
| | Quarterly | All Business days |
| Frequency and transaction date | Half Yearly | All Business days |
| | Weekly | Every Wednesday |

Unit holder can enroll for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance.

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.

Default option:

Default date – 07th of every month/quarter/half yearly

Default frequency – Monthly

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.

All SIP cheques/payment instructions from 2nd to the last should be of the same amount and same date (excluding first cheque).

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.

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 10 calendar 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.

In case of auto cancellations, uniform timeline for treating a SIP as closed / cancelled shall be as specified by SEBI.

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.

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.

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

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

Systematic Transfer Plan (STP)

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

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

| Particulars | Frequency |
|-------------|------------------------------|
| Daily | All Business day |
| Weekly | Every Wednesday |
| Fortnightly | Every Alternate Wednesday |
| Monthly | 1,7,10,15,20,25 day of Month |

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

STP can be into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of Navi Mutual Fund.

Investors could also opt for STP from an existing account by quoting their account / folio number.

Default Option :

Default Date – 07th

Default Frequency - Monthly

Systematic Withdrawal Plan (SWP)

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

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

| Particular | Frequency |
|------------|--------------------|
| Monthly | 5th of the Month |
| Quarterly | 5th of the Quarter |

Default Option

Default Frequency: Monthly

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:

- 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.

| | | |
|------|---------|---|
| | | <ul style="list-style-type: none"> • 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 may switch all or part of their holdings to the Scheme during the New Fund Offer Period subject to the provisions in the scheme information document of the respective scheme. Switch-in requests are subject to the minimum application amount as mentioned in this Scheme Information Document.</p> <p>For switch-in requests received from the open-ended scheme during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units</p> <p>For details kindly refer SAI.</p> |
| XXIV | Weblink | Visit https://navi.com/mutual-fund/downloads/statutory-disclosure for TER for last 6 months and Daily TER. Visit https://navi.com/mutual-fund/downloads/statutory-disclosure/factsheet scheme factsheet. |

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Navi Nifty Manufacturing 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: June 26, 2024

Place: Bengaluru

Sd/-

Sweta Bharat Shah
Chief Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

| Instruments | Indicative Allocations (% of total assets) | |
|---|---|---------|
| | Minimum | Maximum |
| Debt and Money Market instruments with overnight maturity | 0% | 100% |

The scheme shall participate in the corporate bond repo transactions and in accordance with extant SEBI / RBI guidelines and any subsequent amendments thereto specified by SEBI and / or RBI from time to time.

The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 5% of the net assets of the concerned scheme.

The cumulative gross exposure through, repo transactions in corporate debt securities debt and money market instruments and such other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the Scheme in line with paragraph 12.18.1.2 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

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

| Sl.no | Type of Instrument | Percentage of Exposure | Circular References |
|-------|---|--|--|
| 1 | Overnight funds* | Overnight funds shall hold at least 20% of its net assets in liquid assets | Paragraph 4.5 of SEBI Master Circular dated May 19, 2023 |
| 2 | Derivatives | The scheme shall not invest in this instrument | - |
| 3 | Credit Default Swaps. | The scheme shall not invest in this instrument | - |
| 4 | Securitized Debt | The scheme shall not invest in this instrument | - |
| 5 | Debt Instrument with Special Features (AT1 & AT2 Bonds) | The scheme shall not invest in this instrument | - |
| 6 | Debt Instruments with SO/CE | The scheme shall not invest in this instrument | - |
| 7 | Stock Lending and Borrowings | The scheme shall not invest in this instrument | - |
| 8 | Foreign Securities | The scheme shall not invest in this instrument | - |
| 9 | ReIT & InVITs | The scheme shall not invest in this instrument | - |
| 10 | Other Mutual Funds | The scheme shall not invest in this instrument | - |

*For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities. In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.

Changes in Investment Pattern:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per paragraph 2.9.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Further, as per paragraph 2.9.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, Mandated Rebalancing Period with respect to any deviation due to passive breaches, is not applicable for Overnight Schemes.

B. WHERE WILL THE SCHEME INVEST?

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

- Tri-party repo (TREPS)
- Certificate of Deposit (CD) of scheduled commercial banks and development financial Institutions
- Commercial Paper (CP)
- Treasury Bill (T-Bill)
- Repo
- Non-convertible debentures and bonds
- Securities created and issued by the Central and State Governments
- Floating rate debt instruments

Any other instrument as may be permitted under the Regulations from time to time.

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Fund shall be actively managed according to the Investment Objective - to generate reasonable returns commensurate with the low risk of the portfolio. This scheme is positioned to meet the needs of those investors who want to deploy their funds for a short period of time with the least amount of risk. The returns would match the levels of risk taken in the portfolio. The primary investment objective of the scheme is to generate regular returns in line with the overnight rates. In line with this objective the scheme would be investing in debt and money market instruments with overnight maturity of 1 day.

Portfolio Turnover:

The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be played out to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost 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 accuracy, the likely turnover in the portfolio of the Scheme.

Debt and Money Markets in India:

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The Government Securities (G-Secs) market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Secs market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like Cash management bills (CMBs), zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is a significant and growing part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks), Cash Management Bills (CMBs issued by RBI) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and non-government debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Tri-party repo (TREPS)
- Repo/Reverse Repo Agreement
- Treasury Bills
- Government securities with a residual maturity of < 1 year.
- Commercial Paper
- Certificate of Deposit
- Cash Management Bills

Though not strictly classified as Money Market Instruments, PSU / DFI / Corporate paper with a residual maturity of less than 1 year, are actively traded and offer a viable investment option.

The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade at competitive yields on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth sector due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles.

The following table gives approximate yields prevailing on May 31, 2024, on some of the instruments and further illustrates this point.

| Instrument | Yield Range |
|-------------------------------------|--------------------|
| 3-month Treasury Bill | 6.87% |
| 1 Year Treasury Bill | 7.02% |
| Long Term Gsec (5 to 10 Years) Gsec | 6.99% - 7.05% |
| 3 month CD (A1+) | 7.13% |
| 3 Month CP (A1+) | 7.70% |

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with CRISIL Liquid Overnight Index

Justification for use of benchmark

The Scheme intends to invest in a portfolio of instruments which is best captured by CRISIL Liquid Overnight Index. CRISIL Liquid Overnight Index is a realistic estimate to track the returns of a Overnight Fund at a particular return and risk level and hence is used as a benchmark by most market participants. The benchmark and additional benchmark returns shall be calculated at the Total return Index (TRI) variant of the Index chosen. The benchmark is selected in line with paragraph 1.9 and 2.6 of SEBI Master circular on Mutual Funds dated May 19, 2023.

The Trustee reserves the right to change the benchmark for the evaluation of the performance of the Scheme from time to time, keeping in mind the investment objective of the Scheme and the appropriateness of the benchmark, subject to the Regulations and other prevalent guidelines.

E. WHO MANAGES THE SCHEME?

Mr. Tanmay Sethi will be the Fund Manager of the Scheme. His details are as follows

| Name of Fund Manager | Age & Qualifications | Previous Experience | Managing Scheme Since & Tenure | Other Funds Managed |
|-----------------------------|---------------------------------|----------------------------|---|----------------------------|
| | | | | |

| | | | | |
|------------------|---|--|-------------------|---|
| Mr. Tanmay Sethi | Age-29 Years Qualification-Chartered Accountant, Bcom Pune University. | Mr. Sethi has over 7 years of experience in the Mutual Fund industry. He had also previously served in the capacity of CRO of Navi Mutual Fund and was earlier associated with HDFC Mutual Fund in the fixed income treasury operations. | February 01, 2024 | Navi Aggressive Fund - Equity (Formerly known as Navi Equity Hybrid Fund – Equity) Navi Conservative Hybrid Fund – Equity (Formerly known as Navi Regular Savings Fund - Equity) Navi Liquid Fund |
|------------------|---|--|-------------------|---|

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Navi Overnight Fund is the only scheme under the scheme category of Overnight Fund with primary objective to provide a high level of liquidity with reasonable returns commensurate with low risk through a portfolio of money market and debt securities.

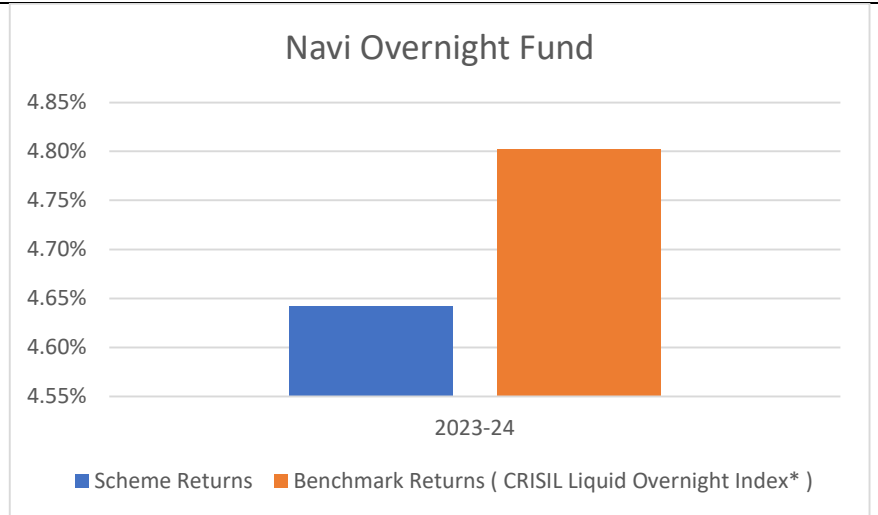
For detailed comparative table please refer the website: <https://navi.com/mutual-fund>.

G. HOW HAS THE SCHEME PERFORMED?

| Scheme Performance as on May 31, 2024 | Compounded Annualised Returns | Scheme Returns % (Regular Growth) | Benchmark Returns % | Scheme Returns % (Direct Growth) | Benchmark Returns % |
|---------------------------------------|-------------------------------|-----------------------------------|---------------------|----------------------------------|---------------------|
| Returns for the last 1 year | - | - | - | - | - |
| Returns for the last 3 years | - | - | - | - | - |
| Returns for the last 5 years | - | - | - | - | - |
| Returns since inception | 5.51% | 5.96% | 5.67% | 5.96% | |

*Expense structure for Direct & Regular Plan may vary.
Past performance may or may not be sustained in future.
Benchmark: CRISIL Liquid Overnight Index
Date of Allotment: July 17, 2023*

Absolute Returns for each financial year for the last 5 years



Past performance may or may not be sustained in future.

The Scheme has not completed 5 years.

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, stocks, and sectors as a percentage 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-**Not Applicable**.
- v. Aggregate investment in the Scheme by:

| Sl. No. | Category of Persons | Net Value | | Market Value |
|---------|---------------------|-----------|--------------|--------------|
| | | Units | NAV per unit | (in Rs.) |
| 1 | Fund Manger | NIL | NIL | NIL |

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

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

The AMC may invest in the Scheme(s) anytime during the continuous offer period subject to the SEBI (MF) Regulations. The AMC may also invest in existing schemes of the Mutual Fund. As per the existing SEBI (MF) Regulations, 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 May 19, 2023, the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by SEBI from time to time. Such investment shall be maintained at all times and shall not be redeemed unless the scheme is wound up.

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

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

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 of the Growth Option and the Dividend Option will be different after the declaration of the first Dividend.

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.

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.

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, subject to payment of Exit Load, if any.

Investors/Unit holders should note that the AMC/Trustee has right to modify existing Load structure and to introduce Loads subject to a maximum limits prescribed under the Regulations.

Any change in Load structure will be effective on prospective basis and will not affect the existing Unit holder in any manner.

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

B. NEW FUND OFFER (NFO) EXPENSES

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

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that the following percentage of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change.

Investor can refer <https://navi.com/mutual-fund/downloads/statutory-disclosure> for Total Expense Ratio (TER) details.

The AMC has estimated that upto 2.00 % of the daily net assets of the scheme will be charged to the scheme as expenses

| Expense Head | % of daily net assets |
|--|------------------------------|
| Investment Management and Advisory Fees | Up to 2.00% |
| Trustee fee | |
| Audit fees | |
| Custodian fees | |
| RTA Fees | |
| Marketing & Selling expense incl. agent commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and IDCW redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively ¹ | |
| Goods and Services Tax (GST) on expenses other than investment and advisory fees) ² | |
| Goods and Services Tax (GST) on brokerage and transaction cost ² | |
| Other Expenses | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a) | Upto 2.00% |
| Additional expenses for gross new inflows from specified cities ^{3*} | Upto 0.30% |

Notes:

- 1) Brokerage and transaction costs which are incurred for the purpose of execution of trades are included in the cost of investment (not exceeding 12 bps in the case of cash market transactions). The brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 per cent per cent for cash market transactions. Any amount towards brokerage & transaction costs, over and above the said 12 bps for cash market transactions may be charged to the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52(6) of the SEBI (MF) Regulations.
- 2) Goods & Services Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.

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

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

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

In case inflows from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis in accordance with Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

The expenses so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from —retail investor) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only.

* In accordance with Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023 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.

These estimates have been made in good faith as per the information available to and estimates made by the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. Type

of expenses charged shall be as per the Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total.

The Total expense ratio (including Investment and Advisory Fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52 of SEBI Regulations, as amended from time to time, with no sub-limit on Investment and Advisory fees. Navi mutual fund (Erstwhile Essel Mutual Fund) would update the current expense ratios on the website at least three working 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>.

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

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

The recurring expenses of the Scheme (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

| Assets under management Slab (In Rs. crore) | Total expense ratio limits |
|--|--|
| on the first Rs.500 crores of the daily net assets | 2.00 |
| on the next Rs.250 crores of the daily net assets | 1.75 |
| on the next Rs.1,250 crores of the daily net assets | 1.50 |
| on the next Rs.3,000 crores of the daily net assets | 1.35 |
| on the next Rs.5,000 crores of the daily net assets | 1.25 |
| On the next Rs.40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs.5,000crores of daily net assets or part thereof. |
| On balance of the assets | 0.80 |

Illustration of impact of expense ratio on scheme's returns

| Particulars | Regular Plan | Direct Plan |
|--|--------------|-------------|
| Amount Invested at the beginning of the year | 10,000 | 10,000 |
| Returns before Expenses | 1500 | 1500 |

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

D. LOAD STRUCTURE

Exit 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> or may call at Tol Free No.: 1800 103 8999 or your distributor.

As per Paragraph 10.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, there shall be no entry Load for all Mutual Fund Schemes.

| Type of Load | Load Chargeable (as a % to NAV) |
|--------------|---------------------------------|
| Exit Load | Nil |

All the other terms and conditions of the respective SID and KIM except as specifically modified herein above shall remain unchanged.

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).

At the time of changing the Load Structure, the AMC/Mutual Fund may adopt the following procedure:

1. An Addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum. The addendum may 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.
2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centers and distributors / brokers' office.
3. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the Investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. 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

The Scheme(s) shall have a minimum of 20 Investors and no single Investor shall account for more than 25% of the corpus of the Scheme(s). However, if such limit is breached during the NFO of the Scheme(s), the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme(s), whichever is earlier, the Scheme(s) complies with these two conditions. In case the Scheme(s) does not have a minimum of 20 Investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme(s) 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 the 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 the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic Redemption by the Mutual Fund on the Applicable NAV on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

Section II

I. Introduction

A. Definitions/interpretation

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

B. Risk factors

i. Scheme Specific Risk Factors

Risk factors associated with investing in Fixed Income Securities

The Net Asset Value (NAV) of the Scheme, to the extent invested in Debt and Money Market instruments, will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.

Money market instruments, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

Investment in Debt instruments are subject to varying degree of credit risk or default risk (i.e. the risk of an issuer's inability to meet interest and principal payments on its obligations) or any other issues, which may have their credit ratings downgraded. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic and/or political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values. This may increase the risk of the portfolio. The Investment Manager will endeavour to manage credit risk through inhouse credit analysis.

Prepayment Risk:

Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Scheme to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Scheme.

Reinvestment Risk:

This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

Settlement risk:

- Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon. 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, due to the absence of a well developed and liquid secondary market for debt securities, may result at times in potential losses to the Scheme in the event of a subsequent decline in the value of securities held in the Scheme's portfolio.
- Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. The price-risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated/unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates and are subject to issuer default risk. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities

leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.

Risk factors associated with investment in Tri-Party Repo

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counter party 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). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Tri-party Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Risk factors associated with Repo in Corporate Debt Securities

In repo transactions, also known as a repo or sale repurchase agreement, 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 in corporate debt securities is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. Some of the risks associated with repo in corporate debt are given below:

Counterparty Risk: Counterparty risk refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. In case of over the counter (OTC) repo trades, the investment manager will endeavour to manage counterparty risk by dealing only with counterparties having strong credit profiles. Also, the counter-party 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. In case the repo transaction is executed on exchange platform approved by RBI/SEBI, the exchange may also provide settlement guarantee.

Collateral Risk: Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk can be partly mitigated by restricting participation in repo transactions only in corporate debt securities which are approved by credit risk team. Additionally, to address the risk related to reduction

in market value of corporate debt security held as collateral due to credit rating downgrade, the repo contract can incorporate either an early termination of the repo agreement or call for fresh margin to meet the minimum haircut requirement or call for replacement of security with eligible security. Moreover, the investment manager may apply a higher haircut on the underlying security than required as per RBI/SEBI regulation to adjust for the illiquidity and interest rate risk on the underlying instrument. To mitigate the risk of price reduction due to interest rate changes, the adequacy of the collateral can be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The investment manager or the exchange can then arrange for additional collateral from the counterparty, within a prespecified period. If the counterparty is not able to top-up either in form of cash / collateral, it would tantamount to early termination of the repo agreement, and the outstanding amount can be recovered by sale of collateral.

Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

RISK CONTROL:

Risk and investment are two sides of the same coin of Fund Management. Effective risk management is crucial for achieving top quartile performance. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification. The Fund Manager’s job is to identify securities which offer higher returns with a lower level of risk. While identifying such securities, rigorous credit evaluation would be carried out by the investment team. The Company has implemented the Mpower as Front Office System (FOS) for this purpose. The system has incorporated all the investment restrictions as per SEBI guidelines and “soft” warning alerts at appropriate levels for preemptive monitoring. The system enables identifying & measuring the risk through various risk measurement tools like various risk ratios, average duration and analyzes the same and acts in a preventive manner.

C. RISK MANAGEMENT STRATEGIES

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt and equity markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

| Risk Description | Risk Mitigants/management strategy |
|--|---|
| Market 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 | The Scheme endeavours to generate returns by investing in securities having short tenure. Prices of short term securities generally do not fluctuate more |

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|--|--|
| <p>interest rates decline and generally decrease as interest rates rise. Indian money 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</p> | <p>in response to interest rate changes than long term securities.</p> |
| <p>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 primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.</p> | <p>The Scheme may invest in government securities, money market instruments. The liquidity risk for government securities and money market instruments may be less. Liquidity risk is today characteristic of the Indian fixed income market. The fund will however, endeavor to minimise liquidity risk by investing in securities which are highly liquid.</p> |
| <p>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). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.</p> | <p>A fundamental 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 to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off-balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.</p> |
| <p>Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. 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> |
| <p>Concentration Risk</p> | <p>The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/sectors/instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.</p> |

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.

II. Information about the scheme:

A. Where will the scheme invest?

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

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, whereas, in case of FIs, maturity is one year to 3 years from the date of issue.

Commercial Paper (CP)

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

Treasury Bill (T-Bill)

Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days, 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.

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 SEBI Circular No. MFD/CIR/9/120/2000 dated November 24, 2000; the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

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

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

B. What are the investment restrictions?

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in SEBI (Mutual Funds) Regulations, 1996. Pursuant to Regulations, specifically the Seventh schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

- 1) The Scheme shall not invest more than 10% of its NAV in debt and money market securities rated AAA or 8% of its NAV in debt and money market securities rated AA or 6% of its 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 approved by the Board of Trustees and Board of Directors of the AMC.

The long term rating of issuers will be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating will be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

- 2) 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 nonconvertible 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.

- 3) All investments by the Scheme in commercial papers would be made only in commercial papers which are listed or to be listed.
- 4) The scheme shall not make any investment in
- i) Any unlisted security of an associate or group company of the sponsor
 - ii) Any security issued by way of private placement by an associate or group company of the sponsor; or
 - iii) The listed securities of group companies of the sponsor which in excess of 25% of net assets.

- 5) Norms for Shareholding and Governance in Mutual Funds:

No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have -

(a) 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or

(b) representation on the board of the asset management company or the trustee company of any other mutual fund.

Any shareholder holding 10% or more of the share-holding or voting rights in the asset management company or the trustee company of a mutual fund, shall not have, directly or indirectly, -

(a) 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or

(b) representation on the board of the asset management company or the trustee company of any other mutual fund.

Any person not in conformity with the sub-regulations (1) and (2) of this regulation, as on the date of the coming into force of this regulation shall comply with sub-regulations (1) and (2) within a period of one year from the date of the coming into force of this regulation i.e. March 3, 2018.

- 6) The Mutual Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 7) Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - i) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - ii) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made and Valuation policy of the Company.
 - iii) IST purchases would be allowed subject to the guidelines as specified in Paragraph 12.30 of SEBI Master Circular on Mutual Funds dated May 19, 2023.
- 8) 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:

However, the Mutual Fund may engage in short selling of securities and securities lending in accordance with the framework relating to securities lending and borrowing 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.
- 9) The sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.
- 10) The Scheme shall not make any investment in any fund of funds scheme.
- 11) The Scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks as per Paragraph 12.16.1.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023.
- 12) The Scheme shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.
- 13) 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 and/or Dividend to the Unit holder.
- 14) 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.

15) Schemes shall not have total exposure exceeding 20% of its net assets in a particular sector (excluding investments in Bank Certificate of Deposits Short Term Deposits with scheduled commercial banks, CBLO, Government of India Securities, Treasury Bills and AAA rated Securities issued by Public Financial Institutions and Public Sector Banks).

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only.

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank and the total investment/exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

16) Mutual Funds/AMCs shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

For the purpose of this provision, 'Group' shall have the same meaning as defined in Paragraph 12.9.3.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments.

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

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

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of paragraph 1.14 of SEBI Master Circular for Mutual Funds dated May 19, 2023:

(i) Type of a scheme -

An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.

(ii) Investment Objective

Main objective – Growth

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

(iii) Terms of Issue

o Liquidity provisions such as listing, repurchase, redemption.

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

o Aggregate fees and expenses charged to the scheme.

Please refer to section **'Part III- OTHER DETAILS**

o Any safety net or guarantee provided.

The Scheme does not assure or guarantee any returns.

Changes in Fundamental Attributes:

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Other Scheme Specific Disclosures:

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| Listing and Transfer | Listing: Not Applicable |
| | Transfer: |

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| | Not Applicable |
| Dematerialization of units | Pursuant to Para 14.4.2 of SEBI Master circular on Mutual Funds dated May 19, 2023, 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) | <p>The Trustee reserves the right to distribute income under the Scheme depending on the availability of distributable surplus under the Scheme. Amount will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appearing the Register of Unit holders on the record date. In case of Units held in dematerialized mode, the Depositories (NSDL/ CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund who shall be eligible to receive the amount. Further, the Trustee at its sole discretion may also declare interim IDCW. However, it must be distinctly understood that the actual Distribution of income and the frequency thereof will inter-alia, depend on the availability of distributable surplus as computed in accordance with SEBI (MF) Regulations and the decision of the Trustee /AMC in this regard shall be final. There is no assurance or guarantee to Unit holders as to the rate/quantum of distribution nor that it will be paid regularly. In order to be a Unit holder, an investor has to be allotted Units against receipt of clear funds by the Scheme. On payment of IDCW, the NAV will stand reduced by the amount of IDCW and distribution tax /statutory levy (if applicable) paid. The Trustee /AMC reserves the right to change the record date from time to time.</p> <p>IDCW Distribution Procedure:</p> <p>In accordance with paragraph 11.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the procedure for income Distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of Distribution and the record date will be fixed by the Trustee. Amounts so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the Distribution including the record date, in one English daily newspaper |

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| | <p>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.</p> <p>3. The Record Date will be 2 business days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders maintained by the Mutual Fund/statement of beneficial ownership maintained by the Depositories, as applicable, for receiving IDCW.</p> <p>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</p> <p>5. The NAV will be adjusted to the extent of Distribution and statutory levy, if any, at the close of business hours on record date.</p> <p>6. Before the issue of such notice, no communication indicating the probable date of income distribution in any manner whatsoever, will be issued by Mutual Fund.</p> <p>The requirement of giving notice shall not be applicable for IDCW Options having frequency upto one month.</p> <p>If IDCW payable under IDCW Payout is equal to or less than Rs. 100/-, then the IDCW would be compulsorily reinvested in the option of the Scheme.</p> |
| 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 |

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| | <p>long as the purchase of Unit is permitted under the respective constitutions;</p> <ol style="list-style-type: none"> 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Qualified Foreign Investors (QFI) on repatriation basis; 17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis; 18. Other schemes of Navi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s) 20. Such other person as maybe decided by the AMC from time to time. |
| <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>https://navi.com/mutual-fund</p> <p>MFCentral: https://mfcentral.com/</p> |

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| | <p>Computer Age Management Services Limited (CAMS): https://www.camsonline.com/</p> <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> |
| 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. | Not Applicable |
| Restrictions, if any, on the right to freely retain or dispose of units being offered | Not Applicable |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance</p> | <p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <p>Subscriptions/Purchases:</p> <p>a) For valid applications received up to 1.30 p.m. on a day and funds for the entire subscription/ purchase as per the application are credited to the bank account of the respective liquid scheme and are available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day of receipt of application.</p> <p>b) In respect of valid applications received after 1.30 p.m. on a day and funds for the entire subscription/ purchase as per the application are credited to the bank account of the respective liquid scheme and are available for utilization on the same day, the closing NAV of the day immediately preceding the next business day; and;</p> <p>c) Irrespective of the time of receipt of application, where the funds for the entire subscription/ purchase as per the application are not credited to the bank account of the respective liquid scheme and are not available for utilization before the cutoff time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</p> <p>For switch-in to Overnight Fund/Plans from other Schemes of Navi Mutual Fund:</p> <p>a. Application for switch-in is received before the applicable cut-off time.</p> <p>b. Funds for the entire amount of subscription/ purchase as per the</p> |

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| | <p>switch-in request are credited to the bank account of the respective switch-in Overnight schemes/ plans before the cut-off time.</p> <p>c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes.</p> <p>Redemptions including Switch - outs:</p> <p>In respect of valid applications received up to 3.00 pm – the closing NAV of the day immediately preceding the next business day; and In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> |
| <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 Rs. 10/- and in multiples of Re. 1/- thereafter or account balance whichever is lower in respect of each Option.</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 mail or email on or before 15th of the succeeding month.</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> |

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| | <p>The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</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.▪ 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> |
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| | For further details, refer SAI |
| Dividend/ IDCW | <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p> <p>Please note that it is mandatory for the unitholders to provide the bank account details as per SEBI guidelines.</p> |
| 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 May 19, 2023.</p> <p>For further details, please refer SAI.</p> |
| Bank Mandate | <p>Registering Multiple Bank Accounts (Pay-in bank accounts)</p> <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 |

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| | <p>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.</p> <p>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.</p> <p>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.</p> <p>9. Where an investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account.</p> <p>10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of upto 10 days for revised mandate/default Bank Account. The same shall be communicated to the investor through such means as may be deemed fit by the AMC.</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 AMC shall be liable to pay interest to the Unit holders at 15% per annum or such other rate as may be prescribed by SEBI from time to time, in case the Redemption / Repurchase proceeds are not made within 3 Business Days of the date of Redemption / Repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application</p> |
| <p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p> | <p>Unclaimed Redemptions and Dividends</p> <p>As per paragraph 14.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the unclaimed Redemption and Dividend amounts shall be deployed by the Fund in money market instruments only. The unclaimed Redemption and Dividend amounts shall be deployed in money market instruments and such other instruments/securities as maybe permitted from time to time. The investment management fee</p> |

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| | <p>charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The circular also specifies that investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. Thus, after a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The details of such unclaimed amounts shall be disclosed in the annual report sent to the Unit Holders.</p> <p>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> <p>As per paragraph 17.6 of SEBI Master Circular on Mutual Funds dated May 19, 2023, 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. • 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 |

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| | <p>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> <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 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 SEBI Circular No. SEBI/ IMD/CIR No.11/78450/06 dated October 11, 2006. 4. Eligible investors |

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| | <p>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.</p> <p>5. Investors have an option to hold units in either physical mode or dematerialized (electronic) mode.</p> <p>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.</p> <p>7. The procedure for purchase/redemption of units through MFSS/BSE StAR MF System is as follows:</p> <p>A. Physical mode:</p> <p>Purchase of Units:</p> <ol style="list-style-type: none"> 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. <p>Redemption of Units:</p> <ol style="list-style-type: none"> 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 |
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| | <p>confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.</p> <p>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.</p> <p>B. Depository mode:</p> <p>Purchase of Units:</p> <p>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.</p> <p>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.</p> <p>iii. The investor should provide his Depository account details along with PAN details to the Participant. Where investor intends to hold units in dematerialized mode, KYC performed by Depository Participant will be considered compliance with applicable requirements specified in this regard in terms of clause 16.1.1 of SEBI Master Circular dated May 19, 2023</p> <p>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.</p> <p>v. The investor will transfer the funds to the Participant.</p> <p>vi. The Participant will provide allotment details to the investor.</p> <p>vii. Registrar will credit units to the depository account of the investor directly through credit corporate action process.</p> <p>viii. Depository Participant will issue demit statement to the investor showing credit of units.</p> <p>Redemption of Units:</p> <p>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.</p> <p>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</p> |
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| | <p>Instruction Slip with relevant units to be credited to Clearing Corporation pool account.</p> <p>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.</p> <p>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> <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> <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>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

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| <p>Half yearly Disclosures: Portfolio / Financial Results</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.</p> |
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| <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>Paragraph 5.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, 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 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 on or before the tenth day of the succeeding month in the prescribed format.</p> |
| <p>Annual Report</p> | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working 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 mutual funds 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 mail or email on or before 15th of the succeeding month.</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>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. ▪ 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. |

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| | <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> |
| Scheme Summary Document (SSD) | <p>In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated May 19, 2023, 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 and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p> |
| Risk-o-meter | <p>In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the Risk-o-meter shall have following six levels of risk:</p> <ol 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 May 19, 2023:</p> <p>A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed. 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>B) The portfolio disclosure in terms of para 3 of SEBI circular SEBI / HO / IMD / DF2 / CIR / P/ 2018 / 92 dated June 5, 2018 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p> |

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| Disclosure of Potential Risk Class (PRC) Matrix | PRC Description-A-I | | | |
| | Potential Risk Class | | | |
| | Credit Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Interest Rate Risk ↓ | | | |
| | Relatively Low (Class I) | Class A-I | | |
| | Moderate (Class II) | | | |
| | Relatively High (Class III) | | | |
| A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk. | | | | |

B. Transparency/NAV Disclosure

The AMC will calculate the NAVs for all the Calendar 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 with effect from May 23, 2024.

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 |
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| Tax on dividend | Individual / HUF: Income tax rate applicable to the Unit holders as per their income slabs Domestic Company⁽¹⁾: 1) 30% + Surcharge as applicable + 4% Cess ⁽²⁾ 2) 25% + Surcharge as applicable + 4% Cess ⁽²⁾ 3) 22% + 10% Surcharge + 4% Cess ⁽²⁾ | Nil |
| Capital gain | Long Term: (Period of holding more than 12 months) 10% without indexation ⁽³⁾ + applicable Surcharge + 4% Cess ⁽²⁾ Short Term: (Period of holding less than or equal to 12 months) 15% + Surcharge as applicable + 4% Cess ⁽²⁾ | Nil |

Notes:

- 1) In case of domestic companies, the rate of income-tax shall be:
 - a) 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.
 - b) 25% if the company's total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores
 - c) 30% if the company's total turnover or gross receipts in the financial year 2021-22 exceeds Rs. 400 crores
- 2) Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge.
- 3) Section 112A provides 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 10% (without indexation and foreign currency fluctuation benefit) of such capital gains exceeding one lakh rupees. The concessional rate of 10% 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 <https://navi.com/mutual-fund>

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

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

H. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations

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

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

Rajiv Naresh

MD & CEO

Place: Bengaluru

June 26, 2024

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

R&T: Name -Computer Age Management Services Limited (CAMS) (Investor Service
Centers) **Address:** CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002

Website: <https://www.camsonline.com/> **Email id of R&T** -chennai_isc@camsonline.com

Contact number of R&T -044-28432650 **OPOA** - contact.mf@navi.com

CAMS OPOA

| Sr. No. | Address | E-mail ID |
|---------|---|--|
| 1 | 111 - 113, 1 st Floor - Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006 | 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 | camslb1@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 | camscbe@camsonline.com |
| 8 | Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216 | camsdur@camsonline.com |
| 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 | camsluc@camsonline.com |
| 16 | U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002 | camsl dh@camsonline.com |

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| 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, Rajabhadur 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 | campsun@camsonline.com |
| 24 | Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002 | camssur@camsonline.com |
| 25 | 103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007 | camsvad@camsonline.com |
| 26 | 40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010 | camsvij@camsonline.com |
| 27 | Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016 | camsviz@camsonline.com |
| 28 | No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002 | camsagr@camsonline.com |
| 29 | AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001 | camsajm@camsonline.com |
| 30 | 30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001 | camsall@camsonline.com |
| 31 | 256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001 | camsalw@camsonline.com |
| 32 | 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 | camsama@camsonline.com |
| 33 | 3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001 | camsamt@camsonline.com |
| 34 | 101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001 | camsana@camsonline.com |
| 35 | Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303 | camsasa@camsonline.com |

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| 36 | 2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001 | 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 Associtates, Shope 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 |
| 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 | camsgha@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 |

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| 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 |
| 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 | camspan@camsonline.com |
| 75 | No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001 | camsptl@camsonline.com |
| 76 | S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001 | camspdy@camsonline.com |

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| 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 | camssal@camsonline.com |
| 83 | C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001 | camssam@camsonline.com |
| 84 | No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpura, Siliguri - 734001 | camssil@camsonline.com |
| 85 | 1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601 | camstrp@camsonline.com |
| 86 | No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002 | camstrv@camsonline.com |
| 87 | Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001 | camstur@camsonline.com |
| 88 | No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018 | camstri@camsonline.com |
| 89 | TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala | 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 |

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| 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 | camssl@camsonline.com |
| 104 | "Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001 | camsjdh@camsonline.com |
| 105 | Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002 | camsakl@camsonline.com |
| 106 | Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006 | camsklm@camsonline.com |
| 107 | No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001 | camsjhs@camsonline.com |
| 108 | City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001 | camsalg@camsonline.com |
| 109 | 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002 | camssat@camsonline.com |
| 110 | No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001 | camskum@camsonline.com |
| 111 | Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001 | camsblp@camsonline.com |
| 112 | F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001 | camsbly@camsonline.com |
| 113 | Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001 | camsako@camsonline.com |
| 114 | 124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001 | camsynr@camsonline.com |
| 115 | S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112 | camsdeo@camsonline.com |
| 116 | H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001 | camskri@camsonline.com |
| 117 | Bandi Subbaramaiah Complex, D. No. 3 / 1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh - 516001 | camskdp@camsonline.com |

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| 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 |
| 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 |

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| 139 | First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105 | camstvl@camsonline.com |
| 140 | Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001 | camsalp@camsonline.com |
| 141 | Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201301 | camsnoi@camsonline.com |
| 142 | Dev Corpora, First Floor, Office No. 102, Cadbury Junction, Eastern Express Way, Thane -400601 | camsth@camsonline.com |
| 143 | No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069 | camsadh@camsonline.com |
| 144 | Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416 | camssgi@camsonline.com |
| 145 | Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203 | camsjna@camsonline.com |
| 146 | Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077 | camsgkp@camsonline.com |
| 147 | 501 - TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092 | Camsbor@camsonline.com |
| 148 | BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp. Vashi Railway Station Vashi, Navi Mumbai - 400705 | camsvsh@camsonline.com |
| 149 | Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034 | camspdel@camsonline.com |
| 150 | Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045 | camstam@camsonline.com |
| 151 | Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi - 110058 | camsjdel@camsonline.com |
| 152 | First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027 | camsbwg@camsonline.com |
| 153 | No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001 | camsknl@camsonline.com |
| 154 | Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421301 | camskyn@camsonline.com |
| 155 | A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001 | camsbrh@camsonline.com |
| 156 | F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001 | camsndi@camsonline.com |
| 157 | No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003 | camsamn@camsonline.com |

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| 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 | camskor@camsonline.com |
| 161 | Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001 | camsdar@camsonline.com |
| 162 | 16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701 | camsdmp@camsonline.com |
| 163 | 1793/ A , J B Road, Near Tower Garden, Dhule - 424001 | camsdhu@camsonline.com |
| 164 | 9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh-224001 | 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 | camsglg@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, Opposite To Kuttys Frozen Foods, Hosur - 635110 | camshos@camsonline.com |
| 172 | 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001 | camsjnp@camsonline.com |
| 173 | First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501 | camskat@camsonline.com |
| 174 | Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001 | camskmm@camsonline.com |
| 175 | Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101 | camsmld@camsonline.com |
| 176 | Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104 | camsmpl@camsonline.com |
| 177 | 159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001 | camsmtr@camsonline.com |

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| 178 | Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001 | camsmog@camsonline.com |
| 179 | 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001 | camsnmk@camsonline.com |
| 180 | Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001 | camspal@camsonline.com |
| 181 | 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001 | camsrae@camsonline.com |
| 182 | No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117 | camsrjp@camsonline.com |
| 183 | Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001 | camsrIm@camsonline.com |
| 184 | Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612 | camsrag@camsonline.com |
| 185 | 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667 | camsrke@camsonline.com |
| 186 | Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002 | camssag@camsonline.com |
| 187 | Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001 | 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 | camsslN@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 |

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| 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, Adelade Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201 | Not applicable |
| 201 | A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311 | camsgdl@camsonline.com |
| 202 | No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802 | Not applicable |
| 203 | 3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001 | Not applicable |
| 204 | No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002 | chennai_isc@camsonline.com |