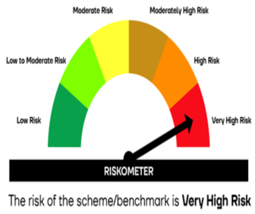
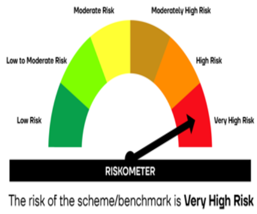
**SCHEME INFORMATION DOCUMENT (SID)**

**SECTION I**

**Navi Nifty REITs & Realty Index Fund**

(An open-ended scheme replicating / tracking Nifty REITs & Realty Index)

| This product is suitable for investors who are seeking*: | Scheme Risk-o-meter | Benchmark Risk-o-meter<br>Nifty REITs & Realty Index |
|---|---|---|
| ● Capital appreciation over the long term<br>● Equity and equity related securities covered by Nifty REITs & Realty Index<br>● Return that corresponds to the performance of Nifty REITs & Realty Index subject to the tracking error. |  |  |

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

The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. An addendum may be issued or updated in accordance with provisions of Paragraph 6.16 of SEBI Master circular on Mutual Funds dated March 20, 2026, on an ongoing basis on the website https://navi.com/mutual-fund/downloads/addendums

Offer for Units of Rs. 10 each for cash during the New Fund Offer and Continuous Offer for Units at NAV based prices.

**New Fund Offer Opens on: September 01, 2026**

**New Fund Offer Closes on: September 10, 2026**

**Scheme re-opens: Within 5 business days from date of allotment i.e. September 17, 2026**

| | |
|---|---|
| **Name of Mutual Fund** | Navi Mutual Fund |
| **Name of Asset Management Company** | Navi AMC Limited<br>CIN U65990KA2009PLC165296 |
| **Name of Trustee Company:** | Navi Trustee Limited<br>CIN: U65990WB2009PLC134536 |
| **Addresses:** | ***Registered Office:***<br>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 2026, (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/downloads/scheme-documents](https://navi.com/mutual-fund/downloads/scheme-documents) >>SID/KIM/SAI**

| |
|---|
| **SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website [https://navi.com/mutual-fund/downloads/scheme-documents](https://navi.com/mutual-fund/downloads/scheme-documents)**<br><br>**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 August 27, 2026.**

**Disclaimer of Index**

**NSE Indices Limited Disclaimer:**

The Product(s) are not sponsored, endorsed, sold or promoted by NSE Indices Limited (formerly known as India Index Services & Products Limited ("IISL")). NSE Indices Ltd does not make any representation or warranty, express or implied, to the owners of the Product(s) or any member of the public regarding the advisability of investing in securities generally or in the Product(s) particularly or the ability of the Nifty REITs & Realty Index to track general stock market performance in India. The relationship of NSE Indices Ltd to the Issuer is only in respect of the licensing of the Indices and certain trademarks and trade names associated with such Indices which is determined, composed and calculated by NSE Indices Ltd without regard to the Issuer or the Product(s). NSE Indices Ltd does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty REITs & Realty Index. NSE Indices Ltd is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE Indices Ltd has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

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

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

**Table of Contents**

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

| Sr. No. | Title | Description |
|---|---|---|
| I | **Name of the scheme** | Navi Nifty REITs & Realty Index Fund |
| II | **Category of the Scheme** | Other Schemes - Index Fund |
| III | **Scheme type** | An open-ended scheme replicating / tracking Nifty REITs & Realty Index |
| IV | **Scheme code** | NAVI/O/O/EIN/26/08/0028 |
| V | **Investment objective** | The investment objective of the scheme is to achieve a return equivalent to Nifty REITs & Realty Index by investing in the stocks of companies which comprise the Nifty REITs & Realty Index, subject to tracking error.<br><br>There is no assurance that the investment objective of the Scheme will be achieved. |
| VI | **Liquidity/listing details** | The Scheme, being an open-ended scheme, will offer Units for Sale / Switch-in, and Redemption / Switch-out on every Business Day at NAV based prices. |
| VII | **Benchmark (Total Return Index)** | **Name of Benchmark:**<br>Nifty REITs & Realty Index (Total Return Index)<br><br>**Justification for use of benchmark:**<br>The Scheme is being benchmarked against the Index mentioned above, since the composition of Index is in line with the investment objective of the Scheme / Plan(s) and is most suited for comparing performance of the Scheme / Plan(s). It will also enable the investors to arrive at a more informed judgement on the scheme's performance.<br><br>The benchmark and additional benchmark returns shall be calculated at the Total return Index (TRI) variant of the Index chosen. |
| VIII | **NAV disclosure** | The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO.<br><br>Subsequently, the AMC will calculate the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on a daily basis and disclosed in the manner specified by SEBI. The Asset Management Company ("AMC") shall update the NAVs on its website https://navi.com/mutual-fund/downloads/statutory-disclosure>> NAV and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com ) before 11.00 p.m. every Business Day.<br><br>For further details refer to **Section II.** |
| IX | **Applicable timelines** | **Timeline for Dispatch of Redemption proceeds:** |

<table>
<tr><td></td><td></td><td>Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 01 Business Day from the date of receipt of request from the Unit holder.<br><br>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request.<br><br>Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with clause 14.2 of SEBI Master Circular dated March 20, 2026, the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time.<br><br>Timeline for Dispatch of Dividend:<br>Not Applicable</td></tr>
<tr><td>X</td><td>Plans and Options Plans/Options and sub options under the Scheme</td><td>The Scheme has two Plans: Regular and Direct.<br><br>Each Plan offers a Growth Option.<br><br>Direct Plan is only for the investor who purchases/subscribes Units in the Scheme directly with the Fund (i.e., Investments not routed through AMFI Registration number (ARN) Holder). Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s)} and all other Platform(s) where investors' applications for subscription of units are routed through Distributors.<br><br>The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:
<table>
<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>
<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>
</table></td></tr>
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<table>
<tr><td></td><td></td><td>
<table>
<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>
</table>
<br>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.<br><br>Default Option: Growth<br><br>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<br><br>For detailed disclosure on default plans and options, kindly refer to SAI.</td></tr>
<tr><td>XI</td><td>Load Structure</td><td>Exit Load: NIL<br><br>Redemption of units would be done on First in First out Basis (FIFO).<br><br>As per paragraph 11.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026 and Regulation 44(4) of SEBI MF Regulations 2026 no entry or exit load will be charged by the scheme to the investor.</td></tr>
<tr><td>XII</td><td>Minimum Application Amount/switch in</td><td>During NFO and on Continuous basis : Rs. 100/-and in multiples of Re. 1/- thereafter.</td></tr>
<tr><td>XIII</td><td>Minimum Additional Purchase Amount</td><td>Rs. 100 and in multiples of Re. 1/- thereafter</td></tr>
<tr><td>XIV</td><td>Minimum Redemption/switch out amount</td><td>Minimum Redemption - Rs. 100/- or 1 Unit or account balance whichever is lower.<br><br>Switch Out- Rs. 100/- and in multiples of Re. 1/- thereafter<br><br>In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.</td></tr>
<tr><td>XV</td><td>New Fund Offer Period</td><td>New Fund Offer Opens on: September 01, 2026<br>New Fund Offer Closes on: September 10, 2026</td></tr>
</table>

| | | |
|---|---|---|
| | **This is the period during which a new scheme sells its units to the investors.** | The New Fund Offer shall remain open for subscription for a minimum period of 3 working days and shall not be kept open for more than 15 days or for such period as allowed by SEBI and pursuant to Paragraph 1.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026.<br><br>Any such changes shall be announced by way of uploading a notice on AMC website i.e. https://navi.com/mutual-fund/downloads/addendums<br><br>The AMC/Trustee reserves the right to close the NFO of the Scheme before the above-mentioned date. The AMC reserves the right to extend the closing date of the New Fund Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be kept open for more than 15 days. |
| **XVI** | **New Fund Offer Price:**<br>**This is the price per unit that the investors must pay to invest during the NFO.** | Rs.10/- per unit. |
| **XVII** | **Segregated portfolio/side pocketing disclosure** | The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.<br><br>Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time.<br><br>The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC. For details, kindly refer to **SAI**. |
| **XVIII** | **Swing pricing disclosure** | Not Applicable |
| **XIX** | **Stock lending and borrowing** | The Scheme may engage lending of securities with the framework relating to securities lending and borrowing specified by SEBI.<br><br>For details, kindly refer to **SAI**. |
| **XX** | **How to Apply and other details 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.<br><br>All cheques and bank drafts must be drawn in favour of "**Navi Nifty REITs & Realty Index Fund**" and the name of the respective Plan should also be mentioned and crossed "A/c Payee only". |

<table>
<tr><td></td><td></td><td>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.<br><br>Details in Section II.</td></tr>
<tr><td>XXI</td><td>Investor services</td><td>Investors may address their complaints to Ms. Sadiqa Banu, Investor Relations Officer of the Company, between 09:00 a.m. and 06:00 p.m., at<br><br>Toll Free / Tel No.: 18002032131 / +91 95359 99572<br>Email: mf@navi.comv<br>Chatbot: https://m.Navi.com/d1TRK4WScNb<br><br>Registered Office Address:<br>Vaishnavi Tech Square, 7th Floor,<br>Iballur Village, Begur,<br>Bengaluru, Karnataka – 560102<br><br>Investors may also contact or visit any of the Investor Service Centres (ISCs) of the AMC for assistance and grievance redressal.</td></tr>
<tr><td>XXII</td><td>Specific attribute of the scheme</td><td>Not Applicable.</td></tr>
<tr><td>XXIII</td><td>Special product/facility available during the NFO and on ongoing basis</td><td>Special products/Facilities offered are:<br>1. Systematic Investment Plan (SIP)<br>2. Systematic Transfer Plan (STP)<br>3. Systematic Withdrawal Plan (SWP)<br>4. Switch into the scheme<br><br>Systematic Investment Plan (SIP)<br>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.
<table>
<tr><th>Particulars</th><th>Frequency</th><th>Details</th></tr>
<tr><td rowspan="6">Frequency and Transaction Dates</td><td>Daily</td><td>All Business Days</td></tr>
<tr><td>Weekly</td><td>All Business Days</td></tr>
<tr><td>Fortnightly</td><td>All Business Days</td></tr>
<tr><td>Monthly</td><td>All Business Days</td></tr>
<tr><td>Quarterly</td><td>All Business Days</td></tr>
<tr><td>Half Yearly</td><td>All Business Days</td></tr>
</table>
Unit holders can enroll for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance.<br><br>If the SIP period is not specified by the unit holder, then the SIP enrolment is deemed to be for perpetuity and processed accordingly.</td></tr>
</table>

**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. 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 SIP starts during the 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.

**Auto cancellation of SIP**
Pursuant to SEBI letter dated January 03, 2024 on uniformity in cancellation of SIPs across mutual funds, investors are hereby requested to note the below mentioned changes in the schemes of Navi Mutual Fund:

| **Sr. No.** | **SIP Interval** | **No. of failed de SIP** |
|---|---|---|
| 1 | Daily | 3 |
| 2 | Weekly, fortnightly | 3 |
| 3 | Monthly | 3 |

| | | |
|---|---|---|
| 4 | Bi-monthly, Quarterly or Longer Interval SIP's | 2 |

In case of a request placed by the investor for cancellation of auto-debit/SIP, it shall be processed within 10 calendar days of such request placed by the investor.

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.

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 6 months.
- There would be no restriction on the number of times a SIP can be paused.
- SIP Pause facility shall be available where 'SIP Facility' is available in the Schemes of Navi Mutual Fund.
- SIP Pause Facility is applicable only for AMC initiated debit instructions i.e. ECS/NACH/Direct Debit, etc.
- SIP Pause Facility is not possible for investors having Standing Instructions with banks.
- The SIP shall continue from the subsequent instalment after the completion of pause period automatically.

| | | |
|---|---|---|
| | | ● If the SIP pause period is coinciding with the SIP Top Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top Up amount. For e.g. SIP instalment amount prior to pause period is Rs. 5,000/- and SIP Top Up amount is Rs.1,000/- . If the pause period is completed after date of SIP Top Up, then the SIP instalment amount post completion of pause period shall be Rs.6,000/-.<br>● Incomplete SIP Pause Form in any respect would be liable to be rejected.<br>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.<br><br>**Systematic Transfer Plan (STP)**<br>STP is a facility given to the Unit holders to transfer sums on a periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction.<br><br>Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals. |

| **Particulars** | **Frequency** | **Details** |
|---|---|---|
| Frequency and Transaction Dates | Daily | All Business Days |
| | Weekly | All Business Days |
| | Fortnightly | All Business Days |
| | Monthly | All Business Days |

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 incorporated into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of Navi Mutual Fund. Investors could also opt for STP from an existing account by quoting their account / folio number.
Default Option:
Default Date – $07^{th}$
Default Frequency – Monthly

**Systematic Withdrawal Plan (SWP)**
SWP is a facility enabling the unit holders to withdraw amounts from the Scheme at a frequency prescribed by the Mutual Fund from time to time, by giving a single instruction to the Mutual Fund.

<table>
<tr>
<td></td>
<td></td>
<td>There are two options available under SWP viz - Monthly option and Quarterly option, the details of which are given below:
<table>
<tr><th>Particular</th><th>Frequency</th></tr>
<tr><td>Monthly</td><td>All Business Days</td></tr>
<tr><td>Quarterly</td><td>All Business Days</td></tr>
</table>
<br>
Default Option<br>
Default Frequency: Monthly<br>
<br>
Switch into the Scheme:<br>
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.<br>
<br>
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 affected 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.<br>
<br>
For details kindly refer SAI.</td>
</tr>
<tr>
<td>XXIV</td>
<td>Weblink (Daily TER, 6 Months TER and Factsheet)</td>
<td>Not Applicable for this scheme, since this is a new scheme.<br>
<br>
For other schemes please visit https://navi.com/mutual-fund/downloads/statutory-disclosure for daily TER and https://navi.com/mutual-fund/downloads/factsheet for factsheets.</td>
</tr>
</table>

**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, 2026 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, 2026 and the guidelines thereunder shall be applicable.

(viii) The Trustees have ensured that the **Navi Nifty REITs & Realty Index Fund** approved by them is a new product offered by Navi Mutual Fund and is not a minor modification of any existing scheme.

| | |
|---|---|
| **Date: August 27, 2026** | **Sweta Shah** |
| **Place: Bengaluru** | **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** |
| Equities and equity related securities covered by Nifty REITs & Realty Index | 95% | 100% |
| Debt & Money Market Instruments | 0% | 5% |

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

The Cumulative Gross Exposure to Equity, Debt, Money market instruments, Derivatives, repo transactions in corporate debt securities etc. and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme in line with clause 13.8 of SEBI Master Circular dated March 20, 2026.

Subject to the SEBI (MF) Regulations, 2026 and in accordance with Securities Lending Scheme, 1997, and Para 13.6., 13.6.2.(ii) of SEBI Master circular on Mutual Funds dated March 20, 2026, the Scheme may engage in borrowing and lending of securities.

Securities in which investment is made for the purpose of ensuring liquidity (debt and money market instruments) are those that fall within the definition of liquid assets as provided by SEBI or RBI.

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

| Sl.no | Type of Instrument | Percentage of Exposure | Circular References |
|---|---|---|---|
| 1. | Stock Lending and Borrowings* | 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.<br>2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty. | Clause 13.6 of chapter 13 of SEBI Master circular on Mutual Funds dated March 20, 2026. |
| 2. | Foreign securities / ADR / GDR | The scheme shall not invest in this instrument. | - |
| 3. | Investment in other Schemes managed by AMC or in the schemes of any other mutual fund | not more than 5% of the NAV of mutual fund, provided in conformity with investment objectives of the scheme | Clause 13.14 of chapter 13 of SEBI Master circular on Mutual Funds dated March 20, 2026. |
| 4. | Securitized debts | The scheme shall not invest in this instrument. | - |

| | | | |
|---|---|---|---|
| 5. | Additional Tier I bonds and Tier 2 bonds | The scheme shall not invest in this instrument. | - |
| 6. | Credit Default Swaps transactions | The scheme shall not invest in this instrument. | - |
| 7. | INVITs | The scheme shall not invest in this instrument. | - |
| 8. | Debt Instruments with Structured Obligations/Credit Enhancements | The scheme shall not invest in this instrument. | - |
| 9. | Listed debt or money market securities | Not exceeding 5% of the net assets of the schemes | Clause 13.1 of chapter 13 of SEBI Master Circular on Mutual Funds dated March 20, 2026 |
| 10. | Corporate bond repo transactions | Not exceeding 5% of the net assets of the scheme | In accordance with extant SEBI / RBI guidelines |
| 11. | Equity Derivatives for non-hedging purpose | Gross position to Equity derivatives of the index itself or its constituents shall not exceed 20% of the net assets of the equity component. | Clause 13.15 of chapter 13 of SEBI Master Circular on Mutual Funds dated March 20, 2026 |
| 12. | Overseas Securities | The scheme shall not invest in this instrument. | - |
| 13. | Tri-party repos | Not exceeding 5% of the net assets of the scheme | Clause 13.1 of chapter 13 of SEBI Master Circular on Mutual Funds dated March 20, 2026 |
| 14. | Short Selling | The scheme shall not invest in this instrument. | - |
| 15. | Invest in unrated debt Instrument | The scheme shall not invest in this instrument. | - |
| 16. | Covered call option etc. | The scheme shall not invest in this instrument. | - |
| 17. | Equity Derivatives for hedging purpose | The scheme shall not invest in this instrument. | - |

*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation are provided.

Pursuant to Master Circular of Mutual Funds dated March 20, 2026 - cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure**.**

**Exposure to Derivatives:**

Pursuant to para 8.5, 13.15 of SEBI Master circular dated March 20, 2026 and as may be amended from time to time, the Scheme may take an exposure to equity derivatives of constituents or index derivatives of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted subject to rebalancing within 7 calendar days (or as specified by SEBI from time to time).

The equity derivative exposure of the scheme for non-hedging purposes shall be up to 20% of equity and equity related Securities of the scheme.

The Scheme shall ensure compliance with the portfolio concentration norms in accordance with provisions as per clause 4.3 of SEBI Master Circular dated March 20, 2026, details whereof are given below:

a. The index shall have a minimum of 10 stocks as its constituents.
b. No single stock shall have more than 35% weight in the index, as the index is thematic index, and the Scheme is Thematic Index Scheme. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index
c. The weightage of the top three constituents of the index, cumulatively, shall not be more than 65% of the Index.
d. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over the previous six months.

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

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, in terms of clause 13.7 of SEBI Master Circular dated March 20, 2026.

**Tracking Error:** In accordance with clause 4.5.4 of SEBI Master Circular dated March 20, 2026, the tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index or goods and the NAV of the Scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. The same shall be disclosed daily on the websites of AMC and AMFI. The Scheme shall disclose the tracking error based on past one year rolling data, daily, on the website of respective AMCs and AMFI.

**Tracking Difference:** In accordance with clause 4.5.4 of SEBI Master Circular dated March 20, 2026, the annualized difference of daily returns between the index and the NAV of the Scheme shall be disclosed monthly on the websites of AMC and AMFI. The Scheme, in general, will hold all the securities that comprise the Underlying Index in the same proportion as the index. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. There can be no assurance or guarantee that the Scheme will achieve any level of tracking error relative to the performance of the Underlying Index.

**Deployment of Funds collected in New Fund Offer (NFO) period**
The funds shall be deployed in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee may extend the timeline by 30 business days, while also making

recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

i) not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.
ii) not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.
iii) inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.
iv) report deviation, if any, to Trustees at each of the above stages.

**Change in Asset Allocation Pattern/ Portfolio Rebalancing:**

**Rebalancing due to Short term defensive consideration**:
Subject to clause 1.9.1(b) of SEBI Master Circular dated March 20, 2026, and circulars issued thereunder, the asset allocation pattern indicated above may change for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention always being to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.

**Rebalancing in case of involuntary corporate action**
In the event of involuntary corporate action, the scheme shall dispose of the security not forming part of the underlying index within 7 days from the date of allotment/ Listing.

**Rebalancing on account of change in constituents of underlying Index**
As per Para 4.5.5 of Master Circular for Mutual Funds as amended from time to time, for rebalancing the portfolio by the Scheme, following norms shall apply:

a. In case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days.
b. Any transactions undertaken in the scheme portfolio of the Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

**B. WHERE WILL THE SCHEME INVEST?**
The corpus of the Scheme shall be predominantly invested in equity and equity related instruments in line with the investment objective and asset allocation table. The Scheme may also invest in debt and money market instruments, and other permitted instruments within regulatory limits and the asset allocation pattern.

**Equity and Equity Related Instruments:**

- Equity Shares
- Derivative instruments
- Convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives , units of Real Estate Investment Trust and such other instruments as may be specified by the Board from time to time.

**Debt and Money Market Instruments:**

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

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

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

## C. WHAT ARE THE INVESTMENT STRATEGIES?

**EQUITY INVESTMENT STRATEGY**

The investment objective of the scheme is to achieve returns equivalent to Nifty REITs & Realty Index by investing in stocks of companies comprising the Index, subject to tracking error. There is no assurance that the investment objective of the Scheme will be achieved.

The Scheme endeavours to invest in securities in proportion to the weightages of these securities in the Nifty REITs & Realty Index. The fund will, in general, invest a significant part of its corpus in equities; the surplus amount of the fund, not exceeding 5% shall be invested in Cash/Tri-Party Repo, Repo in corporate debt securities & Money Market instruments.

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

Subject to the SEBI regulations as applicable from time to time, the scheme may participate in securities lending.

**EQUITY DERIVATIVE INSTRUMENTS:**

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

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

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

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

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

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

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

For detailed derivative strategies, please refer to **SAI.**

**Portfolio Turnover:**

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

There may be an increase in transaction costs such as brokerage paid, if trading is done frequently. However, it is difficult to estimate with reasonable measure of accuracy the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

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

The performance of the Scheme will be benchmarked against Nifty REITs & Realty Index

**Justification for use of benchmark:**

The Scheme is being benchmarked against the Index mentioned above, since the composition of Index is in line with the investment objective of the Scheme / Plan(s) and is most suited for comparing performance of the Scheme / Plan(s). It will also enable the investors to arrive at a more informed judgement on the scheme's performance.

The benchmark and additional benchmark returns shall be calculated at the Total return Index (TRI) variant of the Index chosen.

## E. WHO MANAGES THE SCHEME?

The Scheme shall be managed by Mr. Ashutosh Shirwaikar. His details are as under:

| Name of Fund Manager | Age & Qualifications | Previous Experience | Managing Scheme Since | Other Funds Managed |
|---|---|---|---|---|
| Mr. Ashutosh Shirwaikar | Age: 36 Years<br><br>Qualification:<br>-MBA (Finance)-JBIMS, Mumbai University - B.E. in Mechanical Engineering (Mumbai University), | Ashutosh has a total experience of nearly 10 years in the Equity markets. Prior to joining Navi, he spent 7 years at Quantum Advisory, where he worked as an analyst, focusing on sectors such as Auto, Media, Power, and Chemicals.<br><br>Ashutosh holds an MBA in Finance from Jamnalal Bajaj Institute of | - | • Navi Nifty 50 Index Fund<br>• Navi Nifty Next 50 Index Fund<br>• Navi Nifty Bank Index Fund<br>• Navi Nifty Midcap 150 Index fund<br>• Navi Nifty India Manufacturing Index Fund<br>• Navi ELSS Tax Saver Nifty 50 Index Fund<br>• Navi Flexi Cap Fund<br>• Navi Large & Midcap Fund<br>• Navi BSE Sensex Index Fund<br>• Navi Nifty IT Index Fund<br>• Navi Aggressive Hybrid Fund – Equity<br>• Navi Nifty 500 Multicap 50:25: 25 Index Fund<br>• Navi Total Stock Market US Equity Passive Fund of Fund.<br>• Navi Nasdaq 100 US Specific Equity Passive Fund of Fund. |

| | | | | |
|---|---|---|---|---|
| | | Management Studies (JBIMS). | | • Navi Nifty Smallcap250 Momentum Quality 100 Index Fund<br>• Navi Nifty MidSmallcap 400 Index Fund |

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

1. Navi Nifty 50 Index Fund
2. Navi Nifty Next 50 Index Fund
3. Navi Nifty Bank Index Fund
4. Navi Nifty Midcap 150 Index fund
5. Navi Nifty India Manufacturing Index Fund
6. Navi ELSS Tax Saver Nifty 50 Index Fund
7. Navi BSE Sensex Index Fund
8. Navi Nifty IT Index Fund
9. Navi Nifty 500 Multicap 50:25: 25 Index Fund
10. Navi Nifty Smallcap250 Momentum Quality 100 Index Fund
11. Navi Nifty MidSmallcap 400 Index Fund

For a detailed comparative table please refer to the website https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Detailed comparative table of the existing schemes of AMC

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

This Scheme is a new scheme and does not have any performance track record.

**H. ADDITIONAL SCHEME RELATED DISCLOSURES**

**This Scheme is a new scheme and therefore the following additional disclosures are not applicable:**

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)
ii. Disclosure of name and exposure to TOP 7 issuers, stocks, groups and sectors as a %age of NAV of the scheme)
iii. Portfolio disclosure Monthly/ Half Yearly
iv. Portfolio Turnover Rate
v. Website link to the respective addendums to the SID after the last update of SID
vi. Aggregate investment in the Scheme:

| Sl. No. | Category of Persons | Net Value | | Market Value (in Rs.) |
|---|---|---|---|---|
| 1 | **Fund Manager** | **Units** | **NAV per unit** | |
| Not Applicable | | | | |

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

vii. Investments of AMC in the Scheme –

The AMC may invest in the Scheme 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 22(3)(a) of the SEBI (Mutual Funds) Regulations, 2026 read with paragraph 7.13 of SEBI Master Circular dated March 20, 2026, 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 always maintained and shall not be redeemed unless the scheme is wound up.

For details of existing mandatory investments by AMC in various schemes, please visit Please visit website https://navi.com/mutual-fund/downloads/statutory-disclosure >> AUM disclosure-Monthly.

**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 Sixth Schedule of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail.

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

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

The NAV shall be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate.

The NAVs will be calculated and disclosed for all the Business days.

Pursuant to Regulation 44 (4) the repurchase Price of the units of an open-ended scheme will not be lower than 97% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

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

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

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

**Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:**

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2024, is Rs. 10/-.

**Purchase of mutual fund units:**
The Purchase Price of the Units on an ongoing basis will be the same as Applicable NAV.

Purchase Price = Applicable NAV

In the above example, purchase is done on April 01, 2024, when the Applicable NAV = Rs. 10/-
Therefore, Purchase Price = Rs. 10/-

As per existing Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

**Redemption/Re-purchase of mutual fund units**

The Redemption Price of the Units will be calculated based on the Applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
Say, in the above example the exit load applicable is:
For exit on or before 30 days from the date of allotment – 1.00%
For exit after 30 days from the date of allotment – Nil.

**Scenario 1: Redemption is done during applicability of exit load**

In case the investor requests for redemption on or before 30 days i.e. on or before March 31, 2025; say December 1, 2024, when the NAV of the scheme is Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-1%) = Rs. 11.88/-

**Scenario 2: Redemption is done when the exit load is NIL**

In case the investor requests for redemption after 30 days i.e. after March 31, 2025; say April 1, 2025, when the NAV of the scheme is Rs. 12/- and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-0) = Rs. 12/-

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investors shall further reduce to the extent of applicable statutory levies or taxes.

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

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The NFO expenses shall be borne by the AMC.

## C. ANNUAL SCHEME RECURRING EXPENSES

The AMC has estimated that upto 0.90% of the daily average net assets of the scheme will be charged to the scheme as expenses as permitted under Regulation 55 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor may refer to the website of the Mutual Fund https://navi.com/mutual-fund/downloads/disclosure-sid-kim >> Disclosure for Passive schemes>> Actual expense of the Schemes. Further, the disclosure of Total Expense Ratio (TER) daily shall also be made on the website of AMFI (www.amfiindia.com).

The Mutual Fund would update the current expense ratios on the website at least 3 (three) Business days prior to the effective date of the change.

| Expense Head | % of daily net assets |
|---|---|
| Investment Management and Advisory Fees | Upto 0.90% |
| Audit fees/fees and expenses of trustees | |
| Registrar & Transfer Agent Fees including cost of providing Account statements / IDCW / redemption cheques/ warrants | |
| Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes | |
| Costs related to investor communications | |
| Costs of fund transfer from location to location | |
| Cost towards investor education, awareness and financial inclusion | |
| Brokerage and transaction cost over and above 6 bps and 2 bps of trade value for cash and derivative market trades respectively [1] | |
| Cost of statutory advertisements | |
| Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations) | |
| **Maximum Base expense ratio (BER) permissible under Regulation 66** | **Upto 0.90%** |
| Statutory levies (including GST) on all expenses excluding brokerage and transaction cost | At actuals |
| Statutory levies (including GST) on brokerage and transaction cost | At actuals |

**Components of Total Expense Ratio (TER)**

The Total Expense Ratio ("TER") of the Scheme shall comprise the following components:

**a) Base Expense Ratio (BER)**

The BER shall be charged to the Scheme within the limits specified under Regulation 66(7) of the SEBI (Mutual Funds) Regulations, 2026.

The BER shall include:

- Investment Management and Advisory Fees under Regulation 66(4);
- Recurring expenses under Regulation 66(5); and
- Charges, commission and fees related to distribution of mutual fund schemes under Regulation 66(6).

The BER shall exclude statutory levies applicable on the aforesaid expenses and transaction costs incurred for the purpose of execution of trades.

**b) Brokerage Cost**

Brokerage cost incurred for execution of trades may be charged in accordance with Regulation 66(9) of the SEBI (Mutual Funds) Regulations, 2026.

**c) Transaction Cost**

Transaction costs incurred for the purpose of execution of trades as referred to under Regulation 66(10) of the SEBI (Mutual Funds) Regulations, 2026 shall not form part of the BER.

**d) Statutory Levies**

Statutory levies imposed by the Central Government and/or State Governments may be charged in accordance with applicable laws and regulations.

**Notes:**

1. Brokerage and transaction costs which are incurred for the purpose of execution of trades over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expenses charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) . under Regulation 66(9) of the SEBI (MF) Regulations, 2026 .

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 66 of the SEBI (MF) Regulations, 2026 .

   Goods & Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 66 of the SEBI (MF) Regulations, 2026 .

   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 66 of the SEBI (MF) Regulations, 2026 .

The base expenses of the Scheme(s) including the investment management and advisory fee shall not exceed the limit as specified in the Regulations and amendments thereto. The total of all expenses i.e. Total Expense Ratio (TER) charged to the investors of the scheme shall be total of expense charged within the base limit specified above, brokerage cost, transaction cost incurred for the purpose of execution of trade and statutory levies charged to the investors, as specified in the Regulations. No charges other than the Base Expense Ratio (BER), brokerage cost, transaction cost, statutory levies and exit load (including applicable levies thereon) shall be charged to investors.

In accordance with Regulation 66(2) and Regulation 66(11) of the SEBI (Mutual Funds) Regulations, 2026, any expenditure in excess of the limits prescribed under the aforesaid Regulations shall be borne by the AMC, Trustee and/or Sponsor, as applicable. Further, if any expense of the Scheme is borne by the AMC, Trustee or Sponsor, the same shall be done only after reversal of the investment management and advisory fees charged to the Scheme, if any.

The expenses towards Investment Management and Advisory Fees under Regulation 66 (4) and the various sub-heads of recurring expenses mentioned under Regulation 66 (5) of SEBI (MF) Regulations, 2026 can be apportioned under various expense heads/ sub heads without any sub limit, as permitted under the applicable regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66 (4) and (5) respectively.

**Additional incentives**

As per the Provision No. 11.6 of Chapter 11 of SEBI Master Circular for Mutual Funds and applicable AMFI guidelines, the AMC shall pay additional commission to distributors for onboarding eligible new investors as given below, effective from March 01, 2026:

**a. Eligibility criteria:**

a. New individual investors (new PAN) from B-30 cities at the mutual fund industry level

a. New women individual investors (new PAN) from both Top 30 and B-30 cities.

a. The top 30 cities shall mean top 30 cities based on AMFI data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

**b. Incentive Structure to be applied:**

| Sr. No. | Investment Mode | Commission Structure |
|---|---|---|
| 1. | Lump Sum Investment | 1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year |
| 2. | Systematic Investment Plan (SIP) | 1% of the total investment made during the first year, subject to a maximum of ₹2,000 |

For further details on TER, please refer **SAI.**

**Statutory Levy (Goods and Services Tax (GST)**

GST on exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the Scheme.

**Investor Education and Awareness**

The mandatory Investor Awareness Program (IAP) deduction by Navi Mutual Fund will be 0.01% of the daily net assets of the scheme shall annually set apart.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee or any other entity through any route.

**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 |

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.

**Disclosure of Expense Ratio**

AMCs shall prominently disclose on a daily basis, the TER (scheme-wise, date-wise) of all schemes under a separate head – "Total Expense Ratio of Mutual Fund Schemes" on their website and on the website of AMFI in a downloadable spreadsheet format.

**Change in Expense Ratio**

Any change in the BER in comparison to previous base BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Further, the notice of change in BER shall be updated on the AMC's website https://navi.com/mutual-fund/downloads/addendums at least three working days prior to effecting such change.

Provided that any change in BER in a mutual fund scheme due to change in AUM or any decrease in BER in a mutual fund scheme due to various other regulatory requirements shall not require issuance of any prior notice to the investors.

The above change in the BER in comparison to previous BER charged to the scheme shall be intimated to the Board of AMC along with the rationale recorded in writing. The changes in BER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.

## 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/downloads/disclosure-sid-kim >>Disclosure for Active schemes>> Load Structure or may call at 1800 203 2131 or your distributor.

As per Clause 11.7 of SEBI Master Circular on Mutual Fund dated March 20, 2026, there shall be no entry Load for all Mutual Fund Schemes.

**Exit Load: NIL**

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

The above-mentioned load structure shall be equally applicable to the special products such as STP, switches, etc. offered by the AMC.

The entire Exit Load (net of Goods & Service Tax (GST)), charged, shall be credited to the Scheme.

The Investor is requested to check the prevailing Load structure of the Scheme before investing. For any change in Load structure, AMC will issue an addendum and display it on the website/Investor Service Centres.

In accordance with Paragraph 11.7.4 of SEBI Master Circular on Mutual Fund dated March 20, 2026, to bring about parity among all classes of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads.

Under the Scheme, the AMC/Trustee reserves the right to change / modify the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. The AMC/Trustee reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the Regulations.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors.

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).

**Section II**

# I. Introduction

## A. Definitions/interpretation

For detailed description please refer https://navi.com/mutual-fund/downloads/disclosure-sid-kim >>Disclosure for passive schemes>> Definitions

## B. Risk factors

**Scheme Specific Risk Factors**

Risk associated with investing in companies forming part of the Nifty REITs & Realty Index Fund, including risks specific to Real Estate Investment Trusts (REITs) and real estate sector companies:

**Risks associated with Equity and Equity Related Instruments:**

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

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

In addition, securities of real estate sector companies and units of REITs may experience reduced trading liquidity during market downturns or sector-specific stress conditions. This may result in wider bid-ask spreads and may impact execution of transactions by the Scheme

Investments in equity and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.

**Risks of Total Return**

The underlying Index is a Total Return Index and assumes reinvestment of dividends/distributions from its constituents in accordance with the Index methodology. In practice, there may be a timing difference between the treatment of such dividends/distributions in the underlying Index and their actual receipt and reinvestment by the Scheme. Such timing differences may result in Tracking Error and/or Tracking Difference between the performance of the Scheme and the underlying Index.

**Index Fund Risk**

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

**Sector and Concentration Risk**
The underlying Index is focused on REITs and companies belonging to the real estate sector and may comprise a limited number of constituents. Accordingly, the Scheme may have significantly higher sector and constituent concentration than a diversified equity scheme. Adverse developments affecting the real estate sector, REIT market, individual large constituents or underlying property segments may therefore have a disproportionate impact on the Scheme's NAV.

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

**Index Methodology and Composition Risk:** The Scheme seeks to replicate an index constructed in accordance with a defined methodology. The composition, constituent selection, weightages and rebalancing methodology of the Index may result in concentration in a limited number of securities, REITs, real estate companies or segments of the real estate sector. Changes in the Index methodology, constituent securities or their weightages may affect the Scheme's portfolio and performance. The AMC does not have discretion to take defensive positions or deviate from the Index composition based on its assessment of individual securities or market conditions.

**<u>Risk associated with REIT</u>**

**Property Valuation Risk**
The valuation of REIT investments depends on periodic property valuation conducted by independent valuers. Such valuations are subject to market conditions, assumptions and methodologies which may not reflect the actual realizable value of the assets.

**Interest Rate Sensitivity Risk**
REIT valuations and real estate sector performance are sensitive to interest rate movements. Rising interest rates may increase borrowing costs, reduce property valuations and impact investor yield expectations, which may adversely affect Scheme returns.

**Tenant and Sponsor Concentration Risk**
Certain REITs may have concentration towards specific tenants, asset classes or geographic locations. Any adverse developments affecting such tenants, sectors or regions may impact income generation and valuation.

**Rental Income and Occupancy Risk**
REITs derive income from leasing of real estate assets. Any decline in occupancy levels, tenant defaults, lease renegotiations, or inability to renew leases may adversely impact rental income and consequently the valuation of REIT units.

**Liquidity Risk in REIT Units**
Market liquidity of REIT units may vary during stressed market conditions which may impact the Scheme's ability to buy or sell such securities.

**Regulatory and Taxation Risk associated with REITs:** REITs are subject to regulatory and taxation frameworks governing their structure, distributions, leverage, investments and operations. Changes in applicable regulations, taxation or regulatory treatment of REITs may affect their distributions, valuations or market prices and consequently impact the Scheme.

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

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

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

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

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

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

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

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

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

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

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

**Tracking Error/Tracking difference Risk**

The Scheme may not be able to replicate the performance of the underlying Index exactly due to factors including fees and expenses of the Scheme, cash balances, timing differences in receipt and reinvestment of dividends or distributions from REITs and other constituents, corporate actions, changes in Index constituents or weightages, liquidity constraints, transaction costs, regulatory restrictions and timing or execution of portfolio rebalancing. Consequently, the Scheme's returns may differ from those of the underlying Index.

Tracking Error is the standard deviation of the difference between the daily returns of the underlying Index and the NAV of the Scheme. The Fund Manager shall monitor Tracking Error and Tracking Difference on an ongoing basis and endeavour to minimise the same in accordance with applicable regulatory requirements. However, there can be no assurance that the Scheme will achieve any particular level of Tracking Error or Tracking Difference relative to the underlying Index.

**Risk Factors relating to Portfolio Rebalancing**

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table.

**<u>Risks associated with Derivatives Transactions</u>**

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

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

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

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

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

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

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

**Trade Execution:** Risk where the final execution price is different from the screen price, leading to dilution in the spreads and hence impacting the profitability of the reverse arbitrage strategy.

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

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

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

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

"Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and the decision of the fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies".

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

**Risks associated with Short Selling & Securities Lending:**

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

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

**Risk factor associated with segregated portfolio**

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

Security comprising a segregated portfolio may realise lower value or may realise zero value.
Listing of units of a segregated portfolio in a recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

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

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

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

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

**Risk Control**

The risk control process involves reducing risks through portfolio diversification. This diversification would help achieve the desired level of consistency in returns. The Scheme being an index fund shall seek to replicate the composition of the underlying index subject to tracking error, liquidity constraints and regulatory limits. Portfolio rebalancing shall be undertaken in line with changes in the index constituents and weightages.. There would be regular rebalancing of the portfolio, considering the change in weights of stocks in the Index.

The Scheme being a passive investment fund seeks to replicate the performance of the underlying index. However, the Scheme remains subject to market risks, sector concentration risks and tracking error risks associated with index replication.. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus, there is no additional element of volatility or stock concentration on account of fund manager decisions.

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

**C. Risk mitigation strategies**

| **Risk and Description** | **Risk Mitigants/management strategy** |
| --- | --- |
| **Risks associated with Equity investments** | |
| Derivatives Risk As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. | Derivatives may be used by the Scheme for purposes of hedging, portfolio rebalancing and efficient portfolio management, in accordance with SEBI Regulations and limits specified in this SID. Derivatives will be used in the form of Index Options, Index Futures and other instruments as may be permitted by SEBI. All derivatives trade will be done only on the exchange with guaranteed settlement. The AMC monitors the portfolio and regulatory limits for derivatives through its front office monitoring system. Exposure to derivatives of stocks or underlying index will be done based on requisite research. Fund managers will endeavour to use derivatives which are liquid and traded frequently on the exchanges. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the SID. Such exposure shall also be regularly reviewed by the Fund manager. No OTC contracts will be entered into. |

| | |
|---|---|
| Liquidity risks The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which they invest | The Scheme shall seek to maintain adequate liquidity through investment in securities forming part of the underlying index and by maintaining necessary cash or money market exposure for redemption requirements |
| Tracking Error risk (Volatility/ Concentration risk): The performance of the Scheme may not be commensurate with the performance of the underlying Index on any given day or over any given period | The Scheme shall endeavour to minimise Tracking Error and Tracking Difference through efficient replication of the underlying Index, timely portfolio rebalancing, efficient management of cash flows and distributions, and monitoring of liquidity, transaction costs and execution. Tracking Error and Tracking Difference shall be monitored on an ongoing basis in accordance with applicable regulatory requirements. |
| **Risks associated with Debt/Money market investments** | |
| Market Risk/ Interest Rate Risk As with all debt securities, changes in interest rates may affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV | In a rising interest rate scenario, the scheme may increase its investment in money market securities whereas if the interest rates are expected to fall the allocation to debt securities with longer maturity may be increased thereby mitigating risk to that extent. |
| Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation yield-to-maturity (YTM). | The Scheme may invest in government securities and money market instruments. While the liquidity risk for government securities and money market instruments may be low |
| Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security). | Credit risk shall be managed by investing in debt and money market instruments that comply with SEBI regulations and internal risk limits and are primarily used for liquidity management purposes. |
| Reinvestment Risk This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. | 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 |

**II. Information about the scheme:**

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

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

**Equity Shares**
Equity share is a security that represents an ownership interest in a company. It is issued to those who have contributed capital in setting up an enterprise.

**Equity Related Instruments**
Equity Related Instruments are securities that give the holder of the security right to receive equity shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instruments as may be specified by the Board from time to time

**Equity Derivative**
Equity Derivatives are financial instruments, generally traded on an exchange, the price of which is directly dependent upon (i.e. "derived from") the value of equity shares or equity indices. Derivatives involve the trading of rights or obligations based on the underlying, but do not directly transfer property.

**Derivatives**:
**Futures** are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instruments on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain standardized features of the contract. A futures contract involves an obligation on both the parties to fulfill the terms of the 42 contract.

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

Option contracts are of two types viz:

**Call Option** - The option that gives the buyer the right to buy a specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option. The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy c.

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

**Debt and Money Market Instruments:**

**Tri-party repo (TREPS)**

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

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

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

**Commercial Paper (CP)**

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

**Investment in Short Term Deposits**

Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the paragraph 13.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026 as may be amended from time to time

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

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

Pursuant to SEBI (MF) Regulations, 2026, the following investment restrictions are applicable to the scheme:

1. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
2. The Mutual Fund under all its Scheme(s) shall not own more than ten per cent of any company's paid-up capital carrying voting rights. Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.
3. All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.
4. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Trustee and the Board of Directors of AMC.

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

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

   A mutual fund scheme shall not invest more than:
   a. 10% of its NAV in debt and money market securities rated AAA; or
   b. 8% of its NAV in debt and money market securities rated AA; or
   c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

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

   **Note:** According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified**.**
5. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

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

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

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

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

6. 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);
    ii. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
    iii. IST purchases would be allowed subject to the guidelines as specified in Paragraph 13.19 of SEBI Master circular on Mutual Funds dated March 20, 2026.

7. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund. Provided that this clause shall not apply to any fund of funds scheme
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 will not engage in short selling but may engage in borrowing and lending of securities as specified by SEBI.
Provided further that the Mutual Fund may enter into Derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
The sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.
9. 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.
10. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the paragraph 13.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026 as may be amended from time to time:

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

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

The above norms do not apply to term deposits placed as margins for trading in the cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, percentage of NAV should be disclosed.

11. The mutual fund will follow the paragraph 13.15 of SEBI Master Circular on Mutual Funds dated March 20, 2026, on review of norms for investment and disclosure by mutual funds in derivatives.

**i. Position limit for the Mutual Fund in equity index options contracts**

a) The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crores or 15% of the total open interest of the market in index options, whichever is higher, per stock exchange.
b) This limit would be applicable on open positions in all options contracts on a particular underlying index.

**ii. Position limit for the Mutual Fund in equity index futures contracts:**

a) The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs.500 crores or 15% of the total open interest of the market in index futures, whichever is higher, per stock exchange.
b) This limit would be applicable on open positions in all futures contracts on a particular underlying index.

**iii. Position limit for Mutual Fund for stock based derivative contracts**

The Mutual Fund position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts: - The combined futures and options position limit shall be 30% of applicable Market Wide Position Limit (MWPL).

**iv. Position limit for each scheme of a Mutual Fund**

The scheme-wise position limit / disclosure requirements shall be:

a) For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Mutual Fund shall not exceed the higher of:

1% of the free float market capitalization (in terms of number of shares)

**Or**

5% of the open interest in the derivative contract on a particular underlying stock (in terms of number of contracts).

b) This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.

c) For index-based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

12. The scheme shall not make any investment in
    i) Any unlisted security of an associate or group company of the sponsor: or
    ii) Any security issued by way of private placement by an associate or group company of the sponsor; or
    iii) The listed securities of group companies of the sponsor which is in excess of 25 per cent of the net assets of the scheme, except for investments by equity-oriented exchange traded funds (ETFs) and Index Funds and subject to the weightage of the underlying index constituents but cap the overall investment at 35% of the scheme's Net Asset Value.
13. The Scheme shall not make any investment in any fund of funds scheme.
14. The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
15. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest to the Unit holder.
16. The Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
17. The Scheme will not advance any loan for any purpose.
18. In accordance with the guidelines as stated under paragraph 5.4 of SEBI Master Circular on Mutual Funds dated March 20, 2026, investments in following instruments as specified in the said circular, as may be amended from time to time, shall be applicable:
    i. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
    ii. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the conditions as specified in the said circular:
    a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 2026 and various circulars issued thereunder.
    b. Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.
    c. All such investments shall be made with the prior approval of the Board of AMC and the Trustees.

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

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

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

### C. Fundamental Attributes

Following is the Fundamental Attributes of the scheme, in terms of paragraph 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

**(i) Type of a scheme –** An open-ended scheme replicating / tracking Nifty REITs & Realty Index

**(ii) Investment Objective -**

Main Objective – Growth

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

**(iii)Terms of Issue**

- 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.
- Aggregate fees and expenses charged to the scheme.
  Please refer to section **'Part III- OTHER DETAILS ANNUAL SCHEME RECURRING EXPENSES** for details
- Any safety net or guarantee provided.

The Scheme does not assure or guarantee any returns.

**Changes in Fundamental Attributes:**

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plans(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 at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

### D. Index methodology

**About the Benchmark:**
Nifty REITs & Realty Index aims to track the performance of 15 securities comprising publicly listed REITs and stocks belonging to the 'Realty' sector. The weight of each security in the index is based on free float market capitalization subject to a cap of 15%.

**Eligibility Criteria for Selection of Constituent Stocks:**
1) All publicly listed REITs and all NSE listed and permitted stocks on NSE;
2) All stocks (REITs & Equity) should have a trading frequency of 90% in the previous 6 months;
3) REITs should have listing history of 1 month and all stocks other than REITs should have a listing history of 1 year;
4) All stocks other than REITs should rank within the top 1000 by 6-month average full market capitalization & ADT;
5) Stocks should belong to the 'Realty' Sector.

**Index Re-balancing :** Quarterly

**Performance of Index**

| Index Returns (%) # | QTD | YTD | 1 Year | 5 Years | Since Inception |
|---|---|---|---|---|---|
| Price return | 2.95 | 3.66 | 7.66 | 12.73 | 13.99 |
| Total return | 3.20 | 5.76 | 11.86 | 17.17 | 18.40 |

**# QTD,YTD and 1 year returns are absolute returns. Returns for greater than one year are CAGR returns.**

**Index Governance:**
A professional team manages all NSE indices. There is a three-tier governance structure comprising the Board of Directors of NSE Indices Limited, the Index Advisory Committee (Equity) and the Index Maintenance Sub-Committee.

The weightage of the constituents of Nifty REITs & Realty Index along with impact cost is as below:

For additional details, please refer to index methodology on Methodology Document for Equity Indices (niftyindices.com)

**E. Other Scheme Specific Disclosures:**

| NIFTY REITS & REALTY | As on 31 July 2026 | As on 30 June 2026 |
|---|---|---|
| | | |
| **SECURITY_NAME** | **Weightage** | **Impact Cost** |
| Aditya Birla Real Estate Ltd. | 1.369791 | 0.06 |
| Anant Raj Ltd. | 1.758323 | 0.05 |
| Brookfield India Real Estate Trust | 15.747228 | 0.05 |
| Brigade Enterprises Ltd. | 1.984084 | 0.06 |
| Dlf Ltd. | 7.803373 | 0.03 |
| Embassy Office Parks Reit | 14.424013 | 0.03 |
| Godrej Properties Ltd. | 5.254201 | 0.04 |
| Knowledge Realty Trust | 7.757762 | 0.1 |
| Lodha Developers Ltd. | 6.367015 | 0.03 |
| Mindspace Business Parks Reit | 7.345566 | 0.06 |
| Nexus Select Trust | 13.541177 | 0.8 |
| Oberoi Realty Ltd. | 3.969129 | 0.04 |
| Phoenix Mills Ltd. | 6.521145 | 0.04 |
| Prestige Estates Projects Ltd. | 5.029895 | 0.05 |
| Sobha Ltd. | 1.127299 | 0.7 |

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| **Listing and Transfer** | Not Applicable |
| **Dematerialization of units** | Pursuant to Para 15.7.2 of SEBI Master circular on Mutual Funds dated March 20, 2026, 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. |
| **Minimum Target amount** | The Fund seeks to collect a minimum subscription amount of Rs. 5,00,00,000/- (Rupees Five Crores only) under the scheme. |
| **Maximum Amount to be raised (if any)** | There is no upper limit on the total amount to be collected in the New Fund Offer. |
| **Dividend Policy ( IDCW )** | Not Applicable |
| **Allotment** | The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS within 5 Business Days of receipt |

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| | of valid application / transaction to the Unitholders registered e-mail address and /or mobile number. |
| **Refund** | If application is rejected, the full amount will be refunded within five business days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time stipulated under the Regulations, interest @ 15% p.a. for a delay period will be paid and charged to the AMC. |
| **Who can invest?**<br><br>**This is an indicative list, and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.** | 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 byelaws/constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Units of the Scheme:<br><br>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;<br>2. Hindu Undivided Family (HUF) through Karta;<br>3. Minors through their parent / legal guardian;<br>4. Partnership Firms;<br>5. Limited Liability Partnerships<br>6. Proprietorship in the name of the sole proprietor;<br>7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions;<br>8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;<br>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;<br>10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;<br>11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis;<br>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;<br>13. Scientific and Industrial Research Organizations;<br>14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI<br>15. Provident/ Pension/ Gratuity Fund to the extent they are permitted;<br>16. Qualified Foreign Investors (QFI) on repatriation basis;<br>17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis; |

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| | 18. Other schemes of Navi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations;<br>19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s)<br>20. Such other person as maybe decided by the AMC from time to time. |
| **Who cannot invest** | The persons/entities as specified under section "Who Can Invest?" shall not be eligible to invest in the Scheme, if such persons/entities are:<br><br>1. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following:<br><br>a. NRIs/PIOs may invest/transact, in the Scheme, when present in India, as lump sum subscription, redemption and/or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme.<br><br>b. FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme.<br><br>The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any.<br><br>The physical application form(s) for transactions (in non-demat mode) from such a U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of Navi AMC Limited (Navi AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time from the Distributors/Investors with additional declarations.<br><br>2. Residents of Canada; |

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| | 3. Investors residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. *The term "U.S. person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.<br>Such other persons as may be specified by AMC from time to time. |
| **How to Apply and other details** | **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/service-related-form**<br><br>**Please refer to the SAI and Application form for the instructions.**<br><br>**Official Point of Acceptance is available at :**<br>https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Disclosure for Passive schemes>> OPOA<br>MFCentral: https://mfcentral.com/<br><br>Computer Age Management Services Limited (CAMS): https://www.camsonline.com/<br><br>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.<br><br>Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI. |
| **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** | As per requirements of the U.S. Securities and Exchange Commission (SEC), A person who falls within the definition of the term "U.S. Person" under 'Regulations' promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such |

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<td>documents as may be prescribed by NAVI Asset Management Company Limited (the AMC)/NAVI Trust Limited (the Trustee) from time to time.<br><br>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.<br><br>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. However, existing investments will be allowed to be redeemed.</td>
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<td>Cut off timing for subscriptions/ redemptions/ switches.<br><br>This is the time before which your application (complete in all respects) should reach the official points of acceptance</td>
<td>Cut off timing for subscriptions/ redemptions/ switches:<br><br>In case of subscription / switch-in for any amount (duly time stamped), the cut-off timing is 3.00 p.m.<br><br>
<table>
<tr><td>Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme / Mutual Fund before the cut-off time.</td><td>The closing NAV of the same day</td></tr>
<tr><td>Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme / Mutual Fund either on the same day or before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day.</td><td>The closing NAV of the next business day</td></tr>
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‘Realisation of funds’ means funds available for utilization and not the date and time of debit from the investor's account.<br><br>In case application is time stamped after cut-off timing on any day, the same will be considered as deemed to be received on the next business day.<br><br>In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next business day.<br><br>In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), other methods as may be offered by the AMC etc. the units would be allotted as per the closing NAV of the day on</td>
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| | which the funds are available for utilization irrespective of the instalment date of the SIP, STP, etc.<br><br>Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with payment aggregators / banks / exchanges etc.), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the scheme's / Mutual Fund's bank account, leading to a gap/delay in unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in unit allotment.<br><br>**Redemptions including Switch - outs:**<br>● In respect of valid applications received up to 3.00 p.m. – same day's closing NAV shall be applicable.<br>● In respect of valid applications received after 3.00 p.m. - the closing NAV of the next Business Day shall be applicable.<br>● With respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions.<br><br>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc. |
| **Minimum amount for purchase/redemption/switches (Mention the provisions for ETFs, as may be applicable, for direct subscription / redemption with AMC.** | **Minimum amount for purchase/Switch in**<br>Rs. 100/- and in multiples of Re 1/- thereafter<br><br>**Minimum Additional Purchase Amount**<br>Rs. 100/- and in multiples of Re. 1/- thereafter<br><br>**Minimum Redemption Amount/Switch Out**<br>Minimum Redemption - Rs. 100/- or 1 Unit or account balance whichever is lower.<br><br>Switch Out- Rs. 100/- and in multiples of Re. 1/- thereafter.<br><br>In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.<br><br>There is no minimum balance requirement. |

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| **Accounts Statements** | 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).<br><br>A consolidated Account Statement and Monthly CAS shall be issued to investors that have opted for delivery via electronic mode (e-CAS) by the twelfth (12th) day from the month end, detailing all the transactions across all schemes of Navi Mutual Fund and to investors that have opted for delivery via physical mode by the fifteenth (15th) day from the month end.<br><br>The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.<br><br>If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on a monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis.<br><br>The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October.<br><br>However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.<br><br>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). |

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| | 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.<br><br>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.<br><br>The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.<br><br>Half Yearly CAS shall be issued to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October, to all investors providing the prescribed details across all schemes of mutual funds and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October.<br><br>The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.<br><br>The Account Statement shall state that the net investment as gross subscription less transaction charges, if any and specify the no. of units allotted against the net investment.<br><br>CAS for investors having Demat account:<br>▪ Investors having MF investments and holding securities in Demat accounts shall receive a single Consolidated Account Statement (CAS) from the Depository.<br>▪ Consolidation of account statements 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.<br>▪ 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 a half yearly basis.<br>▪ 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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| | ▪ 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.<br><br>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 and as per SEBI Circular Reference no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025.<br><br>**For further details, refer SAI.** |
| **Redemption** | Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 01 business Day from the date of receipt of request from the Unit holder.<br><br>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.<br><br>For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026.<br><br>For further details, please refer to the **SAI.** |
| **Bank Mandate** | Registering Multiple Bank Accounts (Pay-in bank accounts)<br>1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect of an investor folio.<br>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.<br>3. Investors can register upto 5 Pay-in bank accounts in case of individuals and HUFs, and up to 10 in other cases.<br>4. In case of Multiple Registered Bank Account, investors may choose one of the registered bank accounts for the credit of redemption/dividend proceeds (being “Pay-out bank account”). Investors may, however, specify any other registered bank accounts for credit for redemption proceeds at the time of requesting for the redemption. Investors may change such Pay-out Bank Account, as necessary, through written instructions. |

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| | 5. For the purpose of registration of bank accounts(s), investors should submit a Bank Mandate Registration Form together with any of the following documents.<br>i) Cancelled cheque leaf in respect of bank account to be registered; or<br>ii) Bank Statement/Pass Book page with the Investor's bank account number, name and address.<br>6. The AMC will register the bank account only after verifying that the sole/1st Joint holder is the holder/one of the joint holders of the bank account. In case the copy of documents is submitted, investors shall submit the original to the AMC/Service Centre for verification and the same shall be returned.<br>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.<br>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.<br>9. Where an investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account.<br>10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of up to 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.<br><br>Investors may also note the terms and conditions as appearing in the Multiple Bank Account Registration Form are also available at the Investor Service Centre/AMC Website. The AMC may request for such additional documents or information as it may deem fit for registering the aforesaid Bank Accounts. |
| **Delay in payment of redemption / repurchase proceeds/dividend** | The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026, by SEBI for the period of such delay. |
| **Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount** | As per Paragraph 15.5 of SEBI Master Circular on Mutual Fund dated March 20, 2026, the unclaimed Redemption and Dividend amounts may be deployed by the Fund in money market instruments only. The unclaimed Redemption and Dividend amounts may be deployed in money market instruments and such other instruments/securities as maybe permitted from time to time. The investment management fee |

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| | charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points.<br><br>The AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to online transactions on the Internet, as may be decided by the AMC from time to time.<br><br>**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.<br><br>**For further details, refer to the SAI.** |
| **Disclosure w.r.t investment by minors** | Minor Unit holders 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 the 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.<br><br>Pursuant to Paragraph 15.13 of SEBI Master Circular on Mutual Funds dated March 20, 2026, following process/ change shall be applicable with immediate effect with respect to Investments made in the name of a minor through a guardian:<br>● Payment for investment by any mode shall be accepted from the bank account of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, it is requested to provide a change of Pay-out Bank mandate before redemption is processed.<br>● Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with parent/legal guardian after completing all KYC formalities.<br>● Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. No further transactions shall be allowed till the status of the minor is changed to major.<br>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entities and any Indian law from investing in the Scheme(s) and are authorized to purchase units of |

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| | mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. |
| **Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE** | **Purchase/Redemption of units through Stock Exchange Infrastructure:**<br>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).<br><br>The following are the salient features of the abovementioned facility:<br>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.<br>2. The facility for purchase/redemption of units on MFSS/BSE StAR MF will be available on all business days.<br>3. Eligible Participants<br>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. and comply with the requirements which may be specified by SEBI/ NSE/ BSE from time to time.<br>All such Participants will be considered as Official Points of Acceptance (OPA) of Navi Mutual Fund in accordance with the provisions of Paragraph 17.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026.<br>4. Eligible investors<br>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 the Participant in the format prescribed by NSE. For availing BSE StAR MF System, the investor must comply with operating guidelines issued by BSE.<br>5. Investors have an option to hold units in either physical mode or dematerialized (electronic) mode.<br>6. Cut off timing for purchase /redemption of units<br>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. |

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| | The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off time for applicability of NAV.<br>7. The procedure for purchase/redemption of units through MFSS/BSE StAR MF System is as follows:<br><br>**A. Physical mode:**<br><br>**Purchase of Units:**<br>i. The investor is required to submit a purchase application form (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant.<br>ii. Investors will be required to transfer the funds to participants.<br>iii. The Participant shall verify the application for mandatory details and KYC compliance.<br>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 the Participant.<br>v. The Participant will provide allotment details to the investor.<br>vi. The Registrar will send a Statement of Account showing the number of units allotted to the investor.<br><br>**Redemption of Units:**<br>i. The investor is required to submit a redemption request (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant.<br>ii. After completion of verification, the Participant will enter redemption order in the Stock Exchange system and issue system generated confirmation slip to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.<br>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.<br><br>**B. Depository mode:**<br><br>**Purchase of Units:**<br>i. The investor intending to purchase units in Depository mode is required to have a depository account (beneficiary account) with the depository participant of National Securities Depository Ltd. and/or Central Depository Services (India) Ltd. |

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| | 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.<br>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 17.1 of SEBI Master Circular dated March 20, 2026<br>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 the Participant.<br>v. The investor will transfer the funds to the Participant.<br>vi. The Participant will provide allotment details to the investor.<br>vii. The registrar will credit units to the depository account of the investor directly through the credit corporate action process.<br>viii. Depository Participant will issue a demit statement to the investor showing credit of units.<br><br>**Redemption of Units:**<br>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.<br>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 the same day with a Depository Instruction Slip with relevant units to be credited to the Clearing Corporation pool account.<br>iii. The redemption order will be entered in the system, and an order confirmation slip will be issued to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.<br>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.<br>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 investors who purchase/redeem units through this facility in dematerialized mode, his depository participant will issue a demat statement showing credit/debit of units to the |

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| | 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.<br>9. Investors should note that the electronic platform provided by NSE/BSE is only to facilitate purchase/redemption of units in the Scheme. In case of non-commercial transactions like change of bank mandate, nomination etc. the Unit holder should submit such a 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.<br>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.<br>11. Investors should note that the terms & conditions and operating guidelines issued by NSE/BSE shall be applicable for purchase/ redemption of units through stock exchange infrastructure. |

III. Other Details

A. Periodic Disclosures

| Periodic Disclosure<br><br>Monthly Portfolio / Half yearly Financial Results | **a. Monthly Portfolio**<br>• The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all the scheme on its website and on the website of AMFI (https://www.amfiindia.com/) within 10 calendar days from the close of days from the close of each month in a user-friendly and downloadable spreadsheet format as specified by SEBI. The said aforementioned portfolio can be downloaded from the website of Navi Mutual Fund on https://navi.com/mutual-fund/downloads/portfolio<br>• In case of unit holders whose e-mail addresses are registered, AMCs shall send such monthly statements of scheme portfolio to such unitholders via email. AMCs shall provide a feature wherein a link is provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.<br>• The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.<br>• AMCs shall declare on their website the hosting of the monthly statement of its schemes portfolio and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio under contact us section.<br><br>**b. Half Yearly Financial Results**<br><br>The Mutual Fund shall within one month from the close of each half year, (i.e.31st March and 30th September), host a soft copy of its unaudited financial results on its website of Navi Mutual Fund on https://navi.com/mutual-fund/downloads/statutory-disclosure >> Financial reports and on the website of AMFI (https://www.amfiindia.com/) in a user-friendly, downloadable and machine-readable format.<br><br>Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the asset management company about the availability of financial results. |
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| | Paragraph 6.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: https://navi.com/mutual-fund/downloads/statutory-disclosure >>Financial reports and on the website of AMFI at https://www.amfiindia.com/ |
| **Periodic Disclosure:**<br><br>**Annual Report** | • The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMC at https://navi.com/mutual-fund/corporate-governance/annual-report and on the website of AMFI at https://www.amfiindia.com/. The AMC shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times.<br><br>• AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI.<br><br>• AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof. |
| **Scheme Summary Document (SSD)** | The AMC provides scheme summary document for all schemes of Mutual Fund in pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis by 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 at https://navi.com/mutual-fund/downloads/statutory-disclosure >>scheme summary documents and to AMFI at www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited. |
| **Risk-o-meter** | In accordance with Paragraph 6.16 of SEBI Master Circular on Mutual Fund dated March 20, 2026, the Risk-o-meter shall have following six levels of risk:<br>i. Low Risk<br>ii. Low to Moderate Risk<br>iii. Moderate Risk<br>iv. Moderately High Risk<br>v. High Risk and<br>vi. Very High Risk<br><br>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- |

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| | 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.<br><br>Further, Paragraph 6.16 of SEBI Master Circular on Mutual Fund dated March 20, 2026:<br><br>A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:<br>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.<br>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.<br><br>B) The portfolio disclosure in terms of Paragraph 6.16 of SEBI Master Circular on Mutual Fund dated March 20, 2026, on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. |
| **Tracking Error and Tracking Difference** | The tracking error i.e. the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. In case the Scheme is in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of the AMC and AMFI. Upon completion of 1 year of the Scheme, tracking difference i.e. the annualized difference of daily returns between the Scheme and the index annualized over 1 year, 3-year, 5-year, 10 year and since the scheme inception period shall be disclosed on the website of the AMC and AMFI, on a monthly basis. |
| **Disclosure Norms pursuant to paragraph 3.6.8 SEBI Master Circular on Mutual Funds dated March 20, 2026.** | The following will be disclosed on monthly basis: **Not applicable as this is a new scheme**<br><br>i. Name and exposure to top 7 issuers and stocks respectively<br>ii. Name and exposure to top 7 groups<br>iii. Name and exposure to top 4 sectors<br>The same may be disclosed in the monthly factsheet.<br><br>Further, change in constituents of the index, if any, will be disclosed on the AMC website on the day of change. |
| **AMFI Best Practice Guidelines Circular No.118** | Non-individual Investors are requested to note the following: |

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| **/2024-25) on Acceptance of financial transactions through email in respect of non-individual investor** | 1. **Risks Involved in Transacting via Email**<br>The Non-individual investor acknowledges and accepts the inherent risks associated with conducting financial transactions via email. These risks include, but are not limited to, the possibility of unauthorized access to email communications, transmission delays, data loss, or alteration due to technical glitches or cyberattacks, which could impact the completeness or accuracy of the transaction. Additionally, emails may be susceptible to interception, unauthorized access, and other security vulnerabilities, which could lead to fraudulent transactions. Therefore, investors must be cautious while initiating financial transactions via email and should ensure the confidentiality and integrity of their communication.<br><br>2. **Limitation of Liability of AMC / RTA**<br>The Asset Management Company (AMC) and the Registrar and Transfer Agent (RTA) shall not be held liable for any loss or damage caused by the non-receipt or delay in receiving any transaction sent by the investor via email. This includes situations where emails are not delivered, are delayed, or are intercepted due to issues beyond the control of the AMC or RTA, including but not limited to, technical failures, service provider errors, or unauthorized access to the email account. The AMC and RTA will not be responsible for any transactions that are erroneously processed or not processed due to such issues. The liability of the AMC and RTA is limited solely to the extent of ensuring that the transaction is processed once received in the proper format and within a reasonable timeframe, subject to system availability and security checks.<br><br>3. **Security Measures to Ensure Safe Email Communication**<br>The AMC and RTA are committed to ensuring the highest level of security for email communications and shall implement appropriate safeguards. These measures include the use of encrypted email services, secure authentication protocols, and virus/malware scanning for all incoming and outgoing emails. Additionally, access to email accounts and transaction systems shall be restricted to authorized personnel only, and multi-factor authentication will be employed to verify the identity of the individuals initiating transactions. The AMC shall take all reasonable steps to prevent unauthorized access, disclosure, or alteration of the financial data transmitted via email.<br><br>4. **Retention of Transaction Records**<br>The AMC and RTA will retain records of all transactions routed via email in accordance with applicable laws and regulations. These records will include, but are not limited to, transaction requests, email correspondence, and confirmation receipts, for a minimum period as |

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| | mandated by regulatory authorities. The Non-Individual investor agrees that these records shall be stored in a secure digital format to ensure their integrity and availability for future reference. In addition, the AMC shall maintain an audit trail for each transaction, allowing for the traceability of emails and the status of each request submitted via email.<br><br>**5. Procedure for Addition/Deletion of Authorized Signatories**<br>The facility to transact via email shall follow an appropriate procedure for the addition or deletion of authorized signatories. Such changes must be communicated to the AMC through a formal notification, in the form of a signed letter or email from the authorized representative of the entity, accompanied by the requisite board resolution or authority letter. The AMC shall process these changes only upon receipt of valid documentation confirming the updated list of authorized signatories. These changes will only be effective once the AMC has acknowledged receipt and validation of the notification.<br><br>**6. Authorization for Non-Individual Investors**<br>For non-individual investors, including registered mutual fund distributors or third parties authorized by the investor, to submit financial transactions via email on behalf of the entity, the AMC and RTA require prior written authorization from the investor. This authorization should clearly state the scope of authority granted to the third party and must be submitted with each transaction request. The AMC will accept such transactions only if the relevant authorization documents are in place and the email corresponds with the pre-registered contact information for the entity or authorized third party.<br><br>**7. Security Procedures for Transaction Confirmation**<br>To confirm and authenticate email-based financial transactions, the AMC will employ a range of security procedures, including digital signatures, encrypted communication, and multi-step verification processes. These procedures are designed to verify that the transaction is genuinely authorized by the investor and ensure that the instructions have not been tampered with. Upon receipt of an email transaction, the AMC will conduct thorough checks to confirm the authenticity of the request, including comparing it against the pre-registered information (email addresses, signatories, etc.). Only upon successful verification will the transaction be processed.<br><br>**8. Electronic Time Stamping and Audit Trail for Email Transactions**<br>Each transaction processed via email shall be subject to an electronic time-stamping mechanism that records the exact time and date of receipt. This time stamp will serve as a reference point for any future |

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| | inquiries or disputes regarding the transaction. Furthermore, AMC shall maintain an audit trail, tracking all actions related to the email transaction, including receipt, verification, and processing. The audit trail will provide transparency, ensure accountability, and facilitate the resolution of any issues related to email-based transactions.<br><br>**9. Change in Registered Email Address / Contact Details**<br>Any change in the registered email address or contact details of the entity must be communicated to the AMC via a physical letter, including a scanned copy, signed by the designated authorized officials of the entity. This change request must also be supported by a copy of the relevant board resolutions or authority letter from the entity, issued on the official letterhead.<br><br>The AMC will not accept email requests for such changes. Further, changes in the registered email address will not be processed unless the request complies with these requirements. This ensures that only authorized personnel can modify the contact details associated with the Non-individual investor's account.<br><br>**10. Changes in Bank Mandate**<br>No changes to the bank mandate (including adding or modifying bank account details) will be accepted via email. Such changes must be submitted using the prescribed service request form, duly signed by the entity's authorized signatories. The form must also be accompanied by the wet signatures of the designated officials of the entity. This ensures the authenticity and validity of any change in the bank details associated with the Non- Individual Investor's account, and that no unauthorized modifications are made via email.<br><br>**11. Digital Signatures and Validity of Electronically Executed Documents**<br>In case of any document executed electronically, the AMC recognizes the validity of Digital Signature Certificates (DSCs) or Aadhaar-based e-signatures provided by the authorized officials of the entity. These digitally signed documents will be treated as legally binding and valid, even if they are not sent from the registered email address of the authorized officials. However, the email domain from which the document is sent must match the official domain name of the entity. Such documents, when executed with a valid DSC or e-signature, will be processed by the AMC without requiring further verification through physical signatures. |

**B. Transparency/NAV Disclosure**

The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO. Subsequently, the AMC will calculate and disclose NAVs at the close of every Business Day in the manner specified by SEBI

The AMC shall update the NAVs on its website https://navi.com/mutual-fund/downloads/statutory-disclosure >>NAV 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/downloads/portfolio 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**

Transaction charges have been removed pursuant to SEBI Circular No.: SEBI/HO/IMD/PoD1/CIR/P/2025/115 dated August 08, 2025.

**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 the 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<br>**Domestic Company**(1)**:**<br>1) 30% + Surcharge as applicable + 4% Cess(2)<br>2) 25% + Surcharge as applicable + 4% Cess(2)<br>3) 22% + 10% Surcharge + 4% Cess(2) | Nil |

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| Capital gain | **Long Term: (Period of holding more than 12 months)**<br>12.5% without indexation[3] + applicable Surcharge + 4% Cess[2]<br><br>**Short Term: (Period of holding less than or equal to 12 months)**<br>20% + Surcharge as applicable + 4% Cess[2] | Nil |

**Notes:**

1) In case of domestic companies, the rate of income-tax shall be:
   a) 30% if the company's total turnover or gross receipts in the financial year 2023-24 exceeds Rs. 400 crores
   b) 25% if the company's total turnover or gross receipts in the financial year 2023-24 does not exceed Rs. 400 crores
   c) 22% if the company opts for Section 115BAA, where the total income of a company has been calculated without claiming specified deductions, exemptions, incentives, and additional depreciation.

2) Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge.

3) The Finance (No.2) Act, 2024 has, with effect from 23rd July 2024, amended section 112A to provide that long term capital gains arising from the transfer of a long-term capital asset being a unit of an equity-oriented fund shall be taxed at 12.5% without indexation and foreign currency fluctuation benefit) of such capital gains exceeding one lakh twenty-five thousand rupees. The concessional rate of 12.5% shall be available only if STT has been paid on transfer in case of units of equity-oriented mutual funds.

**F. Rights of Unitholders**- Please refer to **SAI** for details.

**G. List of official points of acceptance**:

Navi Mutual Fund: contact.mf@Navi.com and https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Disclosure for passive scheme >> OPOA

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 to the AMC website https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Disclosure for passive scheme>> pending litigation or proceedings for the latest update.

The Scheme under this Scheme Information Document was approved by the Trustee Company on July 06, 2026. The Trustee has ensured that the Scheme is a new product offered by Navi Mutual Fund and is not a minor modification of its existing schemes.

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the Guidelines thereunder shall be applicable.

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

**Sd/-**
**Aditya Mulki**
**CEO & WTD**

**Place: Bengaluru**
**Date: August 26, 2026**

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**Computer Age Management Services Limited** (Investor Service Centers)
**Add:** Computer Age Management Services Limited (CAMS),
Rayala Tower-1, 158 Anna Salai, Chennai - 600 002
**Website:** https://www.camsonline.com/

| Sr. No. | Address | E-mail ID |
|---|---|---|
| 1 | 111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006 | camsahm@camsonline.com |
| 2 | Trade Centre,1st Floor45, 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-751001, Odisha | 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 - 682 016 | 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 FloorJade ArcadeParadise Circle, Hyderabad, Telangana, 5000033 | camshyd@camsonline.com |
| 11 | 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Green park, Indore,MadhyaPradesh,452001 | camsind@camsonline.com |
| 12 | R-7, Yudhisthir Marg C-SchemeBehind Ashok Nagar Police Station, Jaipur,Rajasthan,302001 | camsjai@camsonline.com |
| 13 | I Floor 106 to 108City 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.107,1St 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 | camsldh@camsonline.com |
| 17 | Shop No 3 2nd Floor Surya Towers,No 272/273 Goodshed Street, Madurai – 625001 | camsmdu@camsonline.com |

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| 18 | No. G 4 & G 5,Inland MonarchOpp. Karnataka Bank Kadri Main Road, Kadri,Mangalore,Karnataka,575003 | camsman@camsonline.com |
| 19 | Rajabahdur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 | camsbby@camsonline.com |
| 20 | 145 ,Lendra,New Ramdaspeth,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 ComplexNear Saket Tower, SP Verma Road, Patna,Bihar,800001 | camspat@camsonline.com |
| 23 | Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 | camspun@camsonline.com |
| 24 | Shop No.G-5,International Commerce Center,Nr.Kadiwala School, Majura Gate,Ring Road,Surat-395002 | camssur@camsonline.com |
| 25 | 103 Aries Complex,Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat,390007 | camsvad@camsonline.com |
| 26 | 40-1-68, Rao & Ratnam Complex,Near Chennupati Petrol Pump,M.G Road, Labbipet,Vijayawada,AndhraPradesh,520010 | camsvij@camsonline.com |
| 27 | Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH | 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 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303 | camsasa@camsonline.com |
| 36 | 2nd Floor,Block No.D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001 | camsaur@camsonline.com |
| 37 | Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006 | camsbel@camsonline.com |

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| 38 | Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch, Berhampur – 760002 | camsbrp@camsonline.com |
| 39 | 305-306, Sterling Point,Waghawadi RoadOpp. HDFC BANK, Bhavnagar Gujarat364002 | camsbha@camsonline.com |
| 40 | 1st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020 | camsbhi@camsonline.com |
| 41 | C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan) | camsbhl@camsonline.com |
| 42 | Plot no 10, 2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011 | camsbhp@camsonline.com |
| 43 | Mazzanine FloorF-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 | camsbkr@camsonline.com |
| 44 | No.399, G T Road,1st floor,Above exide show room, ,Burdwan West bangal 713101 | camsbdw@camsonline.com |
| 45 | 29/97G 2nd Floor,S A Arcade,Mavoor Road, Arayidathupalam, CalicutKerala-673016 | camsclt@camsonline.com |
| 46 | Near Indian Overseas BankCantonment Road,Mata Math, Cuttack, Orissa, 753001 | camscut@camsonline.com |
| 47 | 13, Ist Floor,Akkamahadevi Samaj ComplexChurch Road, P.J. Extension, Davangere,Karnataka,577002 | camsdvg@camsonline.com |
| 48 | 204/121 Nari Shilp Mandir Marg(Ist Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand,248001 | camsdun@camsonline.com |
| 49 | Urmila Towers,Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand,826001 | camsdha@camsonline.com |
| 50 | 197, Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001 | camserd@camsonline.com |
| 51 | B-49, 1st Floor,Nehru Ground,Behind Anupam Sweet House NIT, Faridabad,Haryana,121001 | camsfdb@camsonline.com |
| 52 | 1st Floor,C-10 RDC Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002 | camsgha@camsonline.com |
| 53 | Shop No.5 & 6,3Rd Floor,Cross Road The mall,A D Tiraha,bank Road,Gorakhpur-273001 | camsgor@camsonline.com |
| 54 | Door No.31-13-1158,1st floor,13/1,Arundelpet,Ward No.6,Guntur-522002 | camsgun@camsonline.com |
| 55 | Unit No-115, First Floor Vipul Agora Building, Sector-28, Near Sahara Mall Mehrauli, Gurgaon Road, Chakkarpur , Gurgaon-122001. | camsgur@camsonline.com |
| 56 | Piyali Phukan Road,K.C.Path,House No.1,Rehabari,Guwahati-781008 | camsgwt@camsonline.com |
| 57 | G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh-474002 | camsgwa@camsonline.com |
| 58 | No.204 - 205,1st Floor' B ' Block, Kundagol ComplexOpp. Court, Club Road,Hubli,Karnataka,580029 | camshub@camsonline.com |

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| 59 | 8, Ground Floor, Datt Towers,Behind Commercial Automobiles, Napier Town,Jabalpur,MadhyaPradesh,482001 | camsjab@camsonline.com |
| 60 | 144,Vijay Nagar,Near Capital Small Finance Bank,Football Chowk, Jalandar City-144001 | camsjal@camsonline.com |
| 61 | Rustomji Infotech Services70, NavipethOpp. Old Bus StandJalgaon, Maharashtra,425001 | camsjlg@camsonline.com |
| 62 | 207,Manek Centre,P N Marg,Jamnagar,Gujarat,361001 | camsjam@camsonline.com |
| 63 | Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur,Jharkhand,831001 | camsjpr@camsonline.com |
| 64 | 1/5, Nirmal Tower,1st 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 Ist Floor Shivam Plaza,Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh,250002 | camsmee@camsonline.com |
| 69 | H 21-22, Ist Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 | camsmbd@camsonline.com |
| 70 | Brahman Toli,DurgasthanGola Road,Muzaffarpur,Bihar,842001 | camsmuz@camsonline.com |
| 71 | No.1,1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram,Mysore,Karnataka,570009 | camsmys@camsonline.com |
| 72 | 1st Floor,"Shraddha Niketan",Tilak Wadi,Opp Hotel City Pride, Sharanpur Road,Nasik-422002 | camsnsk@camsonline.com |
| 73 | 97/56, I Floor, Immadisetty TowersRanganayakulapet Road, Santhapet, Nellore,AndhraPradesh,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,Pondicherry,605001 | camspdy@camsonline.com |
| 77 | HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004 | camsrai@camsonline.com |
| 78 | Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh,533101 | camsrmd@camsonline.com |
| 79 | Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001 | camsraj@camsonline.com |
| 80 | 4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayalal,Ranchi,Jharkhand,834001 | camsran@camsonline.com |

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| 81 | 2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012 | camsrou@camsonline.com |
| 82 | No.2, I 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,1st Floor,Beside SBI Hakimpara, Siliguri-734001 | camssil@camsonline.com |
| 85 | 1(1), Binny Compound,II 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 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001 | camstur@camsonline.com |
| 88 | No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 | camstri@camsonline.com |
| 89 | R S Complex,Opp of LIC Building,Pattom PO, Trivandrum, Kerala, 695004 | 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 LaneValsad, 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 | AKT Complex,2nd Floor,No.1,3,New Sankaranpalayam Road Tolgate, Vellore-632001 | camsvel@camsonline.com |
| 94 | Hno. 2-4-641, F-7, 1st 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 & Kashmir, 180004 | camsjmu@camsonline.com |
| 97 | No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102 | camsbry@camsonline.com |
| 98 | 214-215,2nd floor, Shivani Park,Opp.Shankheswar Complex, Kaliawadi, Navsari –396445,Gujarat | 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-517501, AndhraPradesh | camstpt@camsonline.com |
| 101 | A – 1/50, Block A Kalyani - Nadia Dt, PIN- 741235 | camskal@camsonline.com |
| 102 | Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001 | camsbuj@camsonline.com |

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| 103 | Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001 | camsslp@camsonline.com |
| 104 | "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. Alkapuri Opp. Zansi Rani Statue, Junagadh Gujarat-362001 | camsjdh@camsonline.com |
| 105 | Shop No - F -56First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002 | camsakl@camsonline.com |
| 106 | Uthram Chanmbers(Ground Floor),Thamarakulam,Kollam-691006 | camsklm@camsonline.com |
| 107 | No.372/18D,1st 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 1st 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-62-63,2nd Floor,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 | camsbly@camsonline.com |
| 113 | Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001 | camsako@camsonline.com |
| 114 | 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 | camsynr@camsonline.com |
| 115 | S M Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 | camsdeo@camsonline.com |
| 116 | HNo.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,AndhraPradesh,516001 | camskdp@camsonline.com |
| 118 | I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh,171001 | camssml@camsonline.com |
| 119 | Room No.PP.14/435Casa Marina Shopping CentreTalap,Kannur,Kerala,670004 | camsknr@camsonline.com |
| 120 | 1st Floor,Subhadra ComplexUrban Bank Road Mehsana, Gujarat, 384002 | camsmna@camsonline.com |
| 121 | Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301 | camshaz@camsonline.com |
| 122 | 15-570-33, I FloorPallavi Towers,Subash RoadOpp:Canara Bank, Anantapur,AndhraPradesh,515001 | camsatp@camsonline.com |
| 123 | Shop No.26 and 27,Door No.39/265A and 39/265B,Second Floor, Skanda Shopping Mall,Old Chad Talkies,Vaddageri,39th Ward, Kurnool-518001 | camskrl@camsonline.com |

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| 124 | No-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001 | camshsr@camsonline.com |
| 125 | 18 L BlockSri Ganganagar,Rajasthan,335001 | camssgnr@camsonline.com |
| 126 | 2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001 | camsbti@camsonline.com |
| 127 | No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn, Shimoga, Karnataka,577201 | camsshi@camsonline.com |
| 128 | Door No. 18/507(3) Anugraha, Garden Street, College Road, Palakkad -678 001, Kerala | 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.25-4-29,1St 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, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear 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 - 134 003 | camsamb@camsonline.com |
| 136 | Advisor Chowmuhani (Ground Floor), Krishnanagar Agartala, Tripura, 799001 | camsaga@camsonline.com |
| 137 | I Floor, Krishna ComplexOpp. Hathi GateCourt Road, Saharanpur, Uttarpradesh, 247001 | camssah@camsonline.com |
| 138 | "Silver Palace" OT Road,Inda-Kharagpur,G-P-Barakola,P.S.Kharagpur Local,Dist West Midnapore-721305 | camskhg@camsonline.com |
| 139 | 1st 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, 1st floor,North of Iorn Bridge,  Near Hotel Arcadia Regency, Alleppey Kerala,688001 | camsalp@camsonline.com |
| 141 | E-3,Ground Floor,Sector 3,Near Fresh Food factory,Noida-201301 | camsnoi@camsonline.com |
| 142 | Dev Corpora,1st Floor,Office No.102,Cadbury Junction,Eastern Express Way,Thane-400601 | camsthn@camsonline.com |
| 143 | No.351,Icon,501,5$^{th}$ Floor,Western Express Highway,Andheri East,Mumbai-400069 | camsadh@camsonline.com |
| 144 | Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416 | camssgi@camsonline.com |

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| 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.307,3rd 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 & 39/5A,Sector 30A,Opp.Vashi Railway StationmVashi,Navi Mumbai-400705 | camsvsh@camsonline.com |
| 149 | Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034 | camspdel@camsonline.com |
| 150 | 3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045 | camstam@camsonline.com |
| 151 | Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058 | camsjdel@camsonline.com |
| 152 | First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden, Bangalore -560027 | camsbwg@camsonline.com |
| 153 | A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road, Bharuch-392001 | camsbrh@camsonline.com |
| 154 | No.29, Avtar Colony,Behind vishal mega mart,Karnal-132001 | camsknl@camsonline.com |
| 155 | Office No.503,Buildmore Business Park,New Canca By pass Road, Ximer, Mapusa Goa-403507 | Not applicable |
| 156 | F 142, First Floor,Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat, 387001 | camsndi@camsonline.com |
| 157 | 3, Adelade Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road,Bhusawal,Maharashtra,425201 | Not applicable |
| 158 | A/177, Kailash Complex Opp. Khedut Decor Gondal,Gujarat,360311 | camsgdl@camsonline.com |
| 159 | No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank,Vasco,Goa,403802 | Not applicable |
| 160 | 3/1,R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001 | Not applicable |
| 161 | No.158,Rayala Tower-1,Anna salai,Chennai-600002 | chennai_isc@camsonline.com |
| 162 | No.3.1st Floor,Shree Parvati,Plot No.1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003 | camsamn@camsonline.com |
| 163 | C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor JAMIA COMLEX STATION ROAD BASTI PIN – 272002 | camsbst@camsonline.com |
| 164 | 2nd Floor,Parasia Road,Near Surya Lodge,Sood Complex,Above Nagpur CT Scan, Chhindwara,MadhyaPradesh 480001 | camschi@camsonline.com |
| 165 | 3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001 | camscor@camsonline.com |

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| 166 | Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. | camsdar@camsonline.com |
| 167 | 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701 | camsdmp@camsonline.com |
| 168 | House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001 | camsdhu@camsonline.com |
| 169 | 1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001 | camsfzd@camsonline.com |
| 170 | Shyam Sadan,First Floor,Plot No.120,Sector 1/A,Gandhidham-370201 | camsgdm@camsonline.com |
| 171 | Pal Complex, Ist Floor,Opp. City Bus Stop, Super Market, Gulbarga, Karnataka 585101 | camsglg@camsonline.com |
| 172 | MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602 | camshld@camsonline.com |
| 173 | Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139 | camshdw@camsonline.com |
| 174 | D-78, First Floor,New Durga Bazar,Near Railway Crossing, Himmatnagar, Gujarat 383001 | camshim@camsonline.com |
| 175 | Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001 | camshsp@camsonline.com |
| 176 | Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School, Opposite To Kuttys Frozen Foods,Hosur-635110 | camshos@camsonline.com |
| 177 | 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 | camsjnp@camsonline.com |
| 178 | 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501 | camskat@camsonline.com |
| 179 | Shop No: 11 - 2 - 31/3, 1st floor,Philips Complex,Balajinagar, Wyra Road,Near Baburao Petrol Bunk,Khammam,Telangana 507001 | camskmm@camsonline.com |
| 180 | Daxhinapan Abasan,Opp Lane of Hotel Kalinga,SM Pally, Malda, West bangal 732101 | camsmld@camsonline.com |
| 181 | Shop No-A2,Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104 | camsmpl@camsonline.com |
| 182 | 159/160 Vikas Bazar Mathura Uttarpradesh-281001 | camsmtr@camsonline.com |
| 183 | No.9, New Town,Opp.Jaswal Hotel,Daman Building,Moga-142001 | camsmog@camsonline.com |
| 184 | 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001 | camsnmk@camsonline.com |
| 185 | Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001 | camspal@camsonline.com |
| 186 | 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001 | camsrae@camsonline.com |

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| 187 | No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam Tamilnadu-626117 | camsrjp@camsonline.com |
| 188 | Dafria & Co,No.18, Ram Bagh, Near Scholar's School,Ratlam, Madhya Pradesh 457001 | camsrlm@camsonline.com |
| 189 | Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Paiki 1/2,Nachane Municiple Aat, Arogya Mandir,Nachane Link Road, At,Post, Tal. Ratnagiri Dist.Ratnagiri-415612 | camsrag@camsonline.com |
| 190 | 22, Civil Lines, Ground Floor,Hotel Krish Residency, Roorkee, Uttarakhand 247667 | camsrke@camsonline.com |
| 191 | Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002 | camssag@camsonline.com |
| 192 | Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttar pradesh-242001 | camsspn@camsonline.com |
| 193 | Ground Floor of CA Deepak Gupta,,M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055 | camssrs@camsonline.com |
| 194 | Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 | camsstp@camsonline.com |
| 195 | 1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall, Solan, HimachalPradesh 173212 | camssol@camsonline.com |
| 196 | Door No 4—4-96,First Floor.Vijaya Ganapathi Temple Back Side, Nanubala Street ,Srikakulam, AndhraPradesh 532001 | camssrk@camsonline.com |
| 197 | 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 | camssln@camsonline.com |
| 198 | Shop No. 12,M.D. Residency,Swastik Cross Road,Surendranagar - 363001 | camssng@camsonline.com |
| 199 | Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam, Pin – 786125 | camstin@camsonline.com |
| 200 | 4B/A16, Mangal Mall Complex,Ground Floor,Mani Nagar, Tuticorin Tamilnadu-628003 | camstcn@camsonline.com |
| 201 | Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain – 456010 | camsujn@camsonline.com |
| 202 | Pushpam, Tilakwadi,Opp. Dr. Shrotri Hospital,Yavatmal,Maharashtra 445001 | camsyav@camsonline.com |
| 203 | No.15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony, Kukatpally, Hyderabad -500072 | camshyb@camsonline.com |