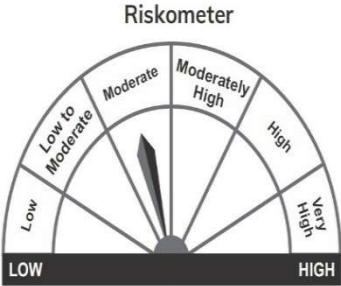
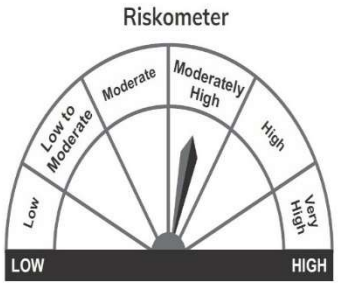


KEY INFORMATION MEMORANDUM

NAVI CONSERVATIVE HYBRID FUND

(EARLIER KNOWN AS NAVI REGULAR SAVINGS FUND)

An open ended hybrid scheme investing in debt instruments

This product is suitable for investors who are seeking*	Scheme Risk-o-meter	Benchmark Risk-o-meter
<ul style="list-style-type: none"> Income over medium to long term. Investment in high quality fixed income securities and with a marginal exposure to equity and equity related instruments. 		
		As per AMFI Tier I- Benchmark i.e - CRISIL Hybrid 85+15 – Conservative Index

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

"The above risk-o-meter is based on the scheme portfolio as on May 31, 2024. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated May 19, 2023, on an ongoing basis on the website <https://navi.com/mutual-fund/downloads/statutory-disclosure>."

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

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing.

For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, ,penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <https://navi.com/mutual-fund>.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 26, 2024.

Investment Objective	To generate regular income through a portfolio of high quality fixed income securities and with a marginal exposure to equity and equity related instruments. The Scheme does not assure or guarantee any returns. There is no assurance that the investment objective of the Scheme will be achieved.		
Asset Allocation Pattern of the scheme	Under normal circumstances the asset allocation pattern will be:		
	Instruments	Indicative Allocations (% of total assets)	
		Minimum	Maximum
	Debt & Money market instruments*	75%	90%
	Equity and Equity Related Instruments and/ or Units of equity mutual fund schemes#	10%	25%
	Investment in REIT and INVIT	0%	10%
	*includes securitized debt up to 25% of the net assets of the scheme.		
*Investments in Repo in Corporate debt and corporate reverse repo shall be within the limits prescribed as per SEBI circulars and guidelines issued from time to time.			
#Investment in Derivatives-up to 50% of net assets Investment in Securities and Lending Option upto 20%.			
A mutual fund may invest in the units of REITs and InvITs subject to the limits mentioned in table below:			
Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)			
Sl.no	Type of Instrument	Percentage of Exposure	Circular References
1	Securities Lending	1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.	Paragraph 12.11 of SEBI Master Circular dated May 19, 2023
2	ReITS and InvITS*	a. Not more than 10% of units issued by a single issuer of REIT and InvIT. (b) A mutual fund scheme	Paragraph 12.21 of SEBI Master Circular dated May 19,

			shall not invest – i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer	2023.
	3	Investment in Derivatives#	up to 50% of the net assets of the Scheme(s).	Paragraph 12.25 of SEBI Master circular on Mutual Funds dated May 19, 2023
	4	Foreign Securities**	up to 50% of net assets in Foreign Securities	Paragraph 12.19 of SEBI Master circular on Mutual Funds dated May 19, 2023
	5	The total exposure of scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks##	Not exceeding 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.	Regulation 2(mm) of SEBI (Mutual Fund) Regulations, 1996, Paragraph 3.5.2.8 of SEBI Master circular dated May 19, 2023.
	6	Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund \$	25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF.	Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023

	7	Equity Linked Debentures	The scheme shall not invest in this instrument.	-
	8	repo/reverse repo transactions in Corporate Debt Securities	The scheme shall not invest in this instrument.	-
	9	invest in Foreign Securities including securitized debt of foreign companies	The scheme shall not invest in this instrument.	-
<p>*Provided that the limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.</p> <p>#Investment in derivatives shall be for hedging, portfolio balancing and such other purposes as maybe permitted from time to time. The Fund shall not take any leveraged position. The total investments in the Fund including investment in debt, money market and other securities and gross exposure of derivatives , if any, shall not exceed the 100% of the net assets under management of the scheme</p> <p>**Presently the AMC does not have approval to invest in foreign securities it will take the necessary approvals from SEBI & RBI before commencing investments in foreign securities and a dedicated fund manager will be appointed to oversee investments in foreign securities.</p> <p>## Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees. "Group" means a group as defined under Regulation 2(mm) of SEBI (Mutual Fund) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>In case of deviation from the above asset allocation pattern, the portfolio would be rebalanced within 30 days from the date of deviation.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments. The Scheme may also invest in units of debt and liquid mutual fund schemes. As per investment restrictions specified in the Seventh schedule of SEBI (Mutual Fund) Regulations, 1996, the Scheme may invest in other schemes of the Mutual Fund or any other mutual fund (restricted to only debt and Ultra Short Term funds) without charging any fees, provided the aggregate inter-scheme investment made by all the schemes</p>				

	<p>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.</p> <p>Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.</p> <p>However, in case of winding up of a contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.</p> <p>Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.</p> <p>Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the paragraph 12.16, 12.16.1.6, 12.16.1.8 and 12.16.1.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time.</p> <p>Changes in Investment Pattern:</p> <p>Rebalancing due to Short term defensive consideration:</p> <p>Subject to the SEBI regulations, the asset allocation pattern indicated above may change from time to time, keeping in view the market conditions, market opportunities, applicable regulations and political and macroeconomic factors. Such changes in the investment pattern will be for short term and defensive considerations only and will be rebalanced within 30 calendar days without any further extension and the intention being at all times to seek to protect the interests of the Unit holders in line with Paragraph 1.14.1.2 of SEBI Master circular on Mutual Funds dated May 19, 2023.</p> <p>Rebalancing due to passive breaches:</p> <p>Paragraph 2.9 of SEBI Master circular on Mutual Funds dated May 19, 2023, in case of any deviation due to passive breaches, the asset allocation would be restored in line with the above-mentioned asset allocation pattern within 30 business days from the date of deviation.</p>
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	<p>In case the asset allocation is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objective of the scheme.</p> <p>In case the scheme is not rebalanced within the aforementioned mandate plus extended timelines:</p> <ol style="list-style-type: none"> The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme. <p>In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme.</p> <ol style="list-style-type: none"> The AMC shall immediately communicate the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. https://navi.com/mutual-fund. <p>The AMC shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.</p> <p>The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above and for defensive considerations owing to changes in factors such as market conditions, market opportunities, applicable regulations and political and economic factors.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.</p>
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	<p>The portfolio duration will undergo a change according to the expected movement in interest rates. Liquidity conditions and other macro-economic factors affecting interest rates shall be taken into account for varying the portfolio duration. It is expected that the average maturity for the fund will be in the range of 1-3 months depending on the interest rate view. However, this can undergo a change in case the market conditions warrant and according to the fund manager's view.</p> <p>Rebalancing in case of involuntary corporate action.</p> <p>In the event of involuntary corporate action of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within a day from the date of allotment of Listing.</p> <p>In case of any breaches in asset allocation, the norms as specified in para 2.9 and 3.5.3.11 of SEBI Master circular dated May 19, 2023 shall be applicable.</p>
Investment Strategy	<p>To generate regular income through a portfolio of high quality fixed income securities and with a marginal exposure to equity and equity related instruments.</p> <p>Debt Investment Strategy:</p> <p>The Fund Manager would seek to enhance returns by trading on the shape of the yield curve in the short to medium time frame and also on the differentiated premia offered by the market to different issuers of debt. For example the spread between a similar maturity instrument issued by a bank, a NBFC and a manufacturing concern can vary from 100 bps to 500 bps. But it has to be understood that there would be a trade off in terms of their respective liquidity. As the Funds objective to maximize returns without compromising on safety and liquidity, the portfolio would be constructed with a judicious mix of instruments issued by the universe of eligible issuers across the spectrum. Portfolio maturity is determined after analyzing the macro-economic environment including future course of system liquidity, interest rates and inflation along with other considerations in the economy and markets.</p> <p>The Investment Strategy would be a combination of Top Down and Bottom Up approach for investments.</p> <p>The Top Down approach would entail:</p> <ol style="list-style-type: none"> 1) Study of the current state of the economy 2) Study of the current inflationary trends in the economy and the resultant effect on yields and interest rate movement in the debt market. 3) Study of the liquidity flows in the system.

	<p>These studies would help the Fund Manager determining the duration call one has to take during portfolio construction.</p> <p>The Bottom up approach would entail:</p> <ol style="list-style-type: none"> 1) Along with above mentioned top-down approach, we would also adopt a bottom-up approach for identifying investment opportunities in individual companies 2) Management evaluation, corporate governance, industry analysis, business analysis, past track record, future plans, projections, expected returns and valuations would be some of the key points while choosing a company. <p>Based on the above approaches, a Debt Investment Universe would be constructed. This would be the base for portfolio construction. Sovereign Debt i.e. Central Govt. Securities and State Govt. Securities would also be part of the investment universe. Investment in them would take place in accordance to the schemes objectives.</p> <p>The Fund would normally be investing in the short to medium maturity debt instruments. As a result, the Fund stands to expose to market risk which can get captured partially by “mark to market component” thereby inducing a potential daily volatility. Also, the Fund will have a mix of credits with a moderately higher credit risk. The Fund will always aim at controlling risk by carrying a rigorous credit evaluation of the instruments proposed to be invested in. The credit evaluation will be carried out on the basis of the parameters mentioned above. On a relative basis, the alpha to the portfolio will be generated by managing the interest rate risk across different asset classes and duration buckets, as compared to trading the credit curve.</p> <p>Debt Derivatives Strategy:</p> <p>The Scheme may use Derivative instruments like interest rate swaps like Overnight Indexed Swaps (“OIS”), forward rate agreements, interest rate futures (as and when permitted) or such other Derivative instruments as may be permitted under the applicable regulations. Derivatives will be used for the purpose of hedging, and portfolio balancing or such other purpose as may be permitted under the regulations and Guidelines from time to time.</p> <p>The Fund will be allowed to take exposure in interest rate swaps only on a non-leveraged basis. A swap will be undertaken only if there is an underlying asset in the portfolio. In terms of Paragraph 7.6 of SEBI Master circular on Mutual Funds dated May 19, 2023 and RBI guidelines permitting participation by Mutual Funds in interest rate swaps and forward rate agreements, the Fund will use Derivative instruments for the purpose of hedging and portfolio balancing.</p>
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	<p>The Fund may also use derivatives for such purposes as maybe permitted from time to time. Further, the guidelines issued by RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to by the Mutual Fund.</p> <p>IRS and FRA do also have inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts.</p> <p>Investments in Derivatives will be in accordance with the extant Regulations / guidelines. Presently Derivatives shall be used for hedging and / or portfolio balancing purposes, as permitted under the Regulations. The circumstances under which such transactions would be entered into would be when, for example using the IRS route it is possible to generate better returns / meet the objective of the Scheme at a lower cost. e.g. if buying a 2 YrMibor based instrument and receiving the 2 Yr swap rate yields better return than the 2 Yr AAA corporate, the Scheme would endeavor to do that. Alternatively, the Scheme would also look to hedge existing fixed rate positions if the view on interest rates is that it would likely rise in the future.</p> <p>The following information provides a basic idea as to the nature of the Derivative instruments proposed to be used by the Fund and the benefits and risks attached therewith. Please note that the examples have been given for illustration purposes only.</p> <p>EQUITY INVESTMENT STRATEGY:</p> <p>The Scheme would invest in an actively managed diversified portfolio of equity and equity related instruments. Companies that are attractive and have good long term growth potential would be chosen out of the stock universe. The investment would not have any bias of sector or market capitalization.</p> <p>The fund manager would follow a strategy which will be a combination of top down and bottoms up approach.</p> <p>Under the top down process, the fund manager would look at various themes and sectors that have potential high growth or core sectors influencing the economy. A macro-economic view and global view is also taken into consideration for this process.</p> <p>On identification of themes and sectors, bottoms-up process is initiated to identify investment opportunities in individual stocks. Stocks would be identified based on company and business analysis, industry analysis, future plans, projections, technical analysis and valuations. Based on analysis of various financial and non-financial parameters, the stocks are finally shortlisted for portfolio construction process.</p>
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	<p>Apart from in-house research, external research is used as an important source of information. Various magazines, journals, newspapers and databases also help in the research process.</p> <p>For detailed derivative strategies, please refer to SAI.</p> <p>Portfolio Construction:</p> <p>The fund manager has the primary responsibility for portfolio construction based on the investment objective of the Scheme. Portfolio construction guidelines are laid down for each fund and reviewed on a need basis. Every investment decision we make is by keeping in mind the investment objective of the Scheme and how the security will affect the overall portfolio. In addition, we also look into the current Macroeconomic / Industry views that impact industry and asset allocation decisions for the fund. Technical views which are relevant to asset allocation, if applicable are also taken into consideration. Our focus would be on long term investing driven by fundamental research. However, we would also keep an eye on short-term performance and analyze the same.</p> <p>Portfolio Turnover:</p> <p>The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be played out to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.</p>
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Investments in debt and money market instruments are subject to interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, Segregated Portfolio etc</p>

	For details on risk factors and risk mitigation measures, please refer SID .
Plans/Options	<p>Plans: Regular & Direct</p> <p>Options:</p> <ol style="list-style-type: none"> Growth IDCW (Reinvestment of Income Distribution cum capital withdrawal option and Payout of Income Distribution cum capital withdrawal option) <p>Sub Options for IDCW:</p> <p>Monthly (Reinvestment of Income Distribution cum capital withdrawal option and Payout of Income Distribution cum capital withdrawal option)</p> <ul style="list-style-type: none"> Quarterly (Reinvestment of Income Distribution cum capital withdrawal option and Payout of Income Distribution cum capital withdrawal option) <p>If IDCW payable under Payout of Income Distribution cum capital withdrawal option is equal to or less than Rs. 500/- then the Dividend would be compulsorily reinvested in the option of the Scheme.</p> <p>Direct Plan is only for the investor who purchase/subscribe Units in the Scheme directly with the Fund (i.e Investments not routed through AMFI Registration number (ARN) Holder.) Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.</p> <p>Investors subscribing under Direct Plan of the Scheme will have to indicate "Direct" against the Scheme name in the application form viz, "Navi XYZ Fund– Direct". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct. If the investor does not clearly specify the choice of Option at the time of investing, default option will be considered, as "Growth Option".</p> <p>The Investors should indicate plan/option for which Subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without any choice of plan/option/facility, the following default plan/option/facility will be considered:</p>

	<p>Growth option</p> <p>Dividends will not be declared under this option. The income attributable to Units under this option will continue to remain invested in the respective Plans and will be reflected in the NAV of Units under this option.</p> <p>IDCW option</p> <p>Under this option, Dividends will be declared (subject to deduction of tax at source, if any) at specified frequencies at the discretion of the Trustee, subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. On payment of Dividend, the NAV of the Unit under Dividend option will fall to the extent of the Dividend payout and applicable statutory levies, if any.</p> <p>It must be distinctly understood that the actual declaration of Dividend and frequency thereof is at the sole discretion of the Trustee. There is no assurance or guarantee to the Unit holders as to the rate of Dividend distribution nor that will the Dividend be paid regularly. The Trustee reserves the right to declare a Dividend at any other frequency in addition to the frequencies mentioned above.</p> <p>Payout of Income Distribution cum capital withdrawal option Facility</p> <p>Under this facility, Dividend declared, if any, will be paid (subject to deduction of Dividend distribution tax and statutory levy, if any) to those Unit holder, whose names appear in the register of Unit holders on the notified record date.</p> <p>Reinvestment of Income Distribution cum capital withdrawal option Facility</p> <p>Under this facility, the Dividend due and payable to the Unit holders will be compulsorily and without any further act by the Unit holder, reinvested in the respective Dividend option at a price based on the prevailing ex-Dividend Net Asset Value per Unit. The amount of Dividend re-invested will be net of tax deducted at source, wherever applicable. The Dividends so reinvested shall constitute a constructive payment of Dividends to the Unit holders and a constructive receipt of the same amount from each Unit holder for reinvestment in Units.</p> <p>On reinvestment of Dividends, the number of Units to the credit of Unit holder will increase to the extent of the Dividend reinvested divided by the Applicable NAV. There shall, however, be no Load on the Dividend so reinvested.</p> <p>The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:</p>
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Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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. Further, in case of valid application received without indicating any choice of Option, the following Default Option will be considered for allotment:

1. Growth Option - where Growth or Dividend Option is not indicated;
2. Dividend Reinvestment - where Payout of Income Distribution cum capital withdrawal option or Reinvestment is not indicated under Dividend Option.

The amounts can be distributed under Income Distribution cum capital withdrawal option (IDCW) out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (dividend) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

A clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to the investors, whenever distributable surplus is distributed.

The Plans and Options stated above will have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options.

For detailed disclosure on default plans and options, kindly refer **SAI**

Applicable NAV	The Asset Management Company ("AMC") shall update the NAVs on its website (https://navi.com/mutual-fund) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day.				
	In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day				
Minimum Application Amount/ Number of Units	Purchase Rs. 10/-and in multiples of Re. 1/- thereafter	Additional Purchase Rs. 10/-and in multiples of Re. 1/- thereafter	Redemption Minimum Redemption - Rs. 10/- or 1 Unit or account balance whichever is lower of each Option.		
Despatch of Redemption Request	Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 01 Business Day from date of receipt of request from the Unit holder. As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request.				
Benchmark Index	CRISIL Hybrid 85+15 – Conservative Index				
IDCW Policy (earlier known as Dividend Policy)	The Trustee will endeavour to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of Dividend and frequency will inter-alia depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the unit holders as to the rate of IDCW nor that will the IDCW be paid regularly.				
Name of the Fund Manager	The Scheme -Equity, is being managed by Mr. Aditya Mulki -and Mr. Ashutosh Shirwaikar and Mr. Tanmay Sethi manages the debt portion of the Scheme. Mr. Aditya Mulki is the dedicated fund Manager for investment in foreign securities.				
Name of the Trustee Company	Navi Trustee Limited				
Performance of the scheme as on May 31, 2024.	Compounded Annualised Returns	Scheme Returns % (Regular Growth)	Benchmark Returns %	Scheme Returns % (Direct Growth)	Benchmark Returns %
	Returns for the last 1 years	9.02%	10.41%	10.90%	10.41%
	Returns for the last 3 years	5.65%	7.18%	7.45%	7.18%

	<table><tr><td>Returns for the last 5 years</td><td>5.64%</td><td>8.83%</td><td>7.35%</td><td>8.83%</td></tr><tr><td>Returns since inception</td><td>6.52%</td><td>9.23%</td><td>8.30%</td><td>9.23%</td></tr></table> <p>Expense structure for Direct & Regular Plan may vary.</p> <p>Past performance may or may not be sustained in future.</p> <p>Benchmark: CRISIL Hybrid 85+15 –Conservative Index</p> <p>Date of Allotment: 29th July 2010</p> <p>Returns are compounded annualized. The performance of the dividend plan for the investor would be net of dividend distribution tax, as applicable. The returns are calculated for Regular Plan- Growth Option.</p> <p>Absolute Returns for each financial year for the last 5 years</p> <div><p>Navi Conservative Hybrid Fund</p><table><thead><tr><th>Financial Year</th><th>Scheme Returns</th><th>Benchmark Returns (CRISIL Hybrid 85+15 - Conservative Index)</th></tr></thead><tbody><tr><td>2023-24</td><td>12.50%</td><td>12.50%</td></tr><tr><td>2022-23</td><td>4.00%</td><td>3.00%</td></tr><tr><td>2021-22</td><td>6.00%</td><td>7.00%</td></tr><tr><td>2020-21</td><td>16.00%</td><td>16.50%</td></tr><tr><td>2019-20</td><td>-0.50%</td><td>6.50%</td></tr></tbody></table></div> <p>Past performance may or may not be sustained in future.</p>	Returns for the last 5 years	5.64%	8.83%	7.35%	8.83%	Returns since inception	6.52%	9.23%	8.30%	9.23%	Financial Year	Scheme Returns	Benchmark Returns (CRISIL Hybrid 85+15 - Conservative Index)	2023-24	12.50%	12.50%	2022-23	4.00%	3.00%	2021-22	6.00%	7.00%	2020-21	16.00%	16.50%	2019-20	-0.50%	6.50%
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Financial Year	Scheme Returns	Benchmark Returns (CRISIL Hybrid 85+15 - Conservative Index)																											
2023-24	12.50%	12.50%																											
2022-23	4.00%	3.00%																											
2021-22	6.00%	7.00%																											
2020-21	16.00%	16.50%																											
2019-20	-0.50%	6.50%																											
Additional Scheme Related Disclosures	<p>i. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at https://navi.com/mutual-fund/downloads/statutory-disclosure</p> <p>ii. Disclosure of name and exposure to TOP 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme is available at https://navi.com/mutual-fund/downloads/statutory-disclosure</p> <p>iii. Portfolio Turnover Rate is available at https://navi.com/mutual-fund/downloads/statutory-disclosure</p>																												
Expenses of the Scheme	At Applicable NAV.																												
Load Structure	<p><u>Load Structure:</u></p> <p>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</p>																												

	<p>AMC https://navi.com/mutual-fund or may call at 1800 103 8999 or your distributor.</p> <p>Exit Load: NIL.</p> <p>Bonus units and units issued on reinvestment of Dividends shall not be subject to any Load, if any. The above mentioned load structure shall be equally applicable to the special products such as STP, switches, etc. offered by the AMC.</p> <p>The switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load if any. Further, no exit load shall be levied in case of switches from Direct Plan to Regular Plan.</p> <p>Exit Load charged shall be credited to the Scheme. Goods and Service Tax (GST) on exit load shall be paid out of the exit load proceeds and the entire exit load (net of Goods and Service Tax (GST)) shall be credited to the Scheme.</p> <p>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 Centers.</p> <p>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.</p> <p>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.</p> <p>Pursuant to Regulation 49 (3) the repurchase Price of the units of an open ended scheme will not be lower than 95% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.</p> <p>At the time of changing the Load Structure, the AMC/Mutual Fund may adopt the following procedure:</p> <ol style="list-style-type: none"> 1. An Addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
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<p>Recurring Expenses (% of the Average Daily Net Assets)</p>	<ol style="list-style-type: none"> 2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centers and distributors / brokers' office. 3. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the Investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load. 4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. 5. Any other measure which the Mutual Fund may consider necessary. <p>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).</p> <p>The AMC has estimated that upto 2.00 % of the daily net assets of the Scheme. For the actual current expenses being charged, the investor may refer to the website of the Mutual Fund (https://navi.com/mutual-fund). Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI (www.amfiindia.com). The Mutual Fund would update the current expense ratios on the website at least three business days prior to the effective date of the change.</p> <p>For the actual current expenses being charged, the Investor should refer to the website of the AMC (https://navi.com/mutual-fund/downloads/statutory-disclosure):</p> <table border="1"> <thead> <tr> <th>Expense Head</th><th>% of daily net assets</th></tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td><td rowspan="9">Upto 2%</td></tr> <tr> <td>Trustee fee</td></tr> <tr> <td>Audit fees</td></tr> <tr> <td>Custodian fees</td></tr> <tr> <td>RTA Fees</td></tr> <tr> <td>Marketing & Selling expense incl. agent commission</td></tr> <tr> <td>Cost related to investor communications</td></tr> <tr> <td>Cost of fund transfer from location to location</td></tr> <tr> <td></td></tr> </tbody> </table>	Expense Head	% of daily net assets	Investment Management and Advisory Fees	Upto 2%	Trustee fee	Audit fees	Custodian fees	RTA Fees	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	
Expense Head	% of daily net assets												
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Trustee fee													
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RTA Fees													
Marketing & Selling expense incl. agent commission													
Cost related to investor communications													
Cost of fund transfer from location to location													

	Cost of providing account statements and dividend redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 1 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively ¹	
	Goods and Services Tax (GST) on expenses other than investment and advisory fees) ²	
	Goods and Services Tax (GST) on brokerage and transaction cost ²	
	Other Expenses	
	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2%
	Additional expenses under regulation 52 (6A) (c) ³	Upto 0.05%
	Additional expenses for gross new inflows from specified cities ⁴	Upto 0.30%
<p>* With reference to SEBI's letter no. SEBI/HO/ IMD/ IMD-SEC-3/ P/ OW/ 2023/ 5823/ 1 dated February 24, 2023, and AMFI Circular No. CIR/ ARN-23/ 2022-23 March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023 till the incentive structure is appropriately re-instated by SEBI with necessary safeguards</p> <p>Notes:</p> <p>¹⁾ Brokerage and transaction costs which are incurred for the purpose of execution of trades up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. The brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively. Any amount towards brokerage & transaction costs, over and above the said 12 bps for cash market transactions and 5 bps for derivatives transactions respectively may be charged to the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52(6) of the SEBI (MF) Regulations.</p> <p>²⁾ Goods & Services Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.</p>		

	<p>Goods & Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.</p> <p>Goods & Services Tax (GST) on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.</p> <p>3) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the Regulations, not exceeding 0.05 percent of daily net assets of the scheme. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.</p> <p>4) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the AMFI data, from time to time are at least (a) 30 per cent of the gross new inflows into the scheme, or (b) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;</p> <p>In case inflows from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis in accordance with Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023.</p> <p>The expenses so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (Para 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from —retail investor) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. As per the AMFI Letter 35P/ MEM-COR/ 85-a/ 2022-23 dated March 03, 2023, the above B-30 incentive structure shall be in abeyance till further guidelines by SEBI.</p> <p>These estimates have been made in good faith as per the information available to and estimates made by the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. Type of expenses charged shall be as per the Regulations. The AMC may</p>
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incur actual expenses which may be more or less than those estimated above under any head and/or in total.

The Total expense ratio (including Investment and Advisory Fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52 of SEBI Regulations, as amended from time to time, with no sub-limit on Investment and Advisory fees. Navi mutual fund would update the current expense ratios on the website at least three business days prior to the effective date of the change. For the actual current expenses being charged, the Investor should refer to the website of the AMC (<https://navi.com/mutual-fund>).

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

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

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

Assets under management Slab (In Rs. crore)	Total expense ratio limits for other than equity oriented schemes
on the first Rs.500 crores of the daily net assets	2.00
on the next Rs.250 crores of the daily net assets	1.75
on the next Rs.1,250 crores of the daily net assets	1.50
on the next Rs.3,000 crores of the daily net assets	1.35
on the next Rs.5,000 crores of the daily net assets	1.25
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of

		Rs.5,000crores of daily net assets or part thereof.																					
	On balance of the assets	0.80																					
	Illustration of impact of expense ratio on scheme's returns:																						
	<table> <tr> <th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr> <tr> <td>Amount Invested at the beginning of the year</td><td>10,000</td><td>10,000</td></tr> <tr> <td>Returns before Expenses</td><td>1500</td><td>1500</td></tr> <tr> <td>Expenses other than Distribution Expenses</td><td>150</td><td>150</td></tr> <tr> <td>Distribution Expenses</td><td>50</td><td>-</td></tr> <tr> <td>Returns after Expenses at the end of the Year</td><td>1300</td><td>1350</td></tr> <tr> <td>Returns in Percentage (%)</td><td>13.00</td><td>13.50</td></tr> </table>	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	
Particulars	Regular Plan	Direct Plan																					
Amount Invested at the beginning of the year	10,000	10,000																					
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Expenses other than Distribution Expenses	150	150																					
Distribution Expenses	50	-																					
Returns after Expenses at the end of the Year	1300	1350																					
Returns in Percentage (%)	13.00	13.50																					
	Actual expenses for FY 2023-24(% Weightage) (Excluding GST):																						
	Regular Plan – 2.00%																						
	Direct Plan -0.33%																						
	<p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.</p>																						
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.																						

Daily Net Asset Value (NAV) Publication	The AMC shall calculate and update the NAVs of the Scheme on its website (https://navi.com/mutual-fund) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day.	
For Investor Grievances please contact	Name and Address of Registrar: Computer Age Management Services Limited (CAMS) Chennai Tel: 1800 419 2267 Website: https://www.camsonline.com/ Address: CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002	Customer Service Cell of AMC: Ms. Sadiqa Banu, Investor Relations Officer, Navi AMC Limited. Address: Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Bengaluru, Karnataka 560102. Toll Free: 1800 103 8999 Non Toll Free. 08045113400 Email: mf@navi.com
Unitholders' Information	For normal transactions during ongoing sale and repurchase: <ul style="list-style-type: none"> • The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS within 5 Business Days of receipt of valid application / transaction to the Unitholders registered e-mail address and /or mobile number. • A consolidated account statement for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/ has taken place during the month on or before 15th day of the succeeding month shall be sent by mail or e-mail. • In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS/ account statement. • The transactions viz. purchase, redemption, switch, dividend payout, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). • The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. • For folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 15th day of succeeding month by mail or email. • 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 	

	<p>investors within 5 Business Days from the receipt of such request, by mail/email.</p> <ul style="list-style-type: none"> • The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder. <p>Half Yearly Consolidated Account Statement (CAS)</p> <p>A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, to all such Unit holders holding Units in non- demat form in whose folios no transaction has taken place during that period shall be sent by mail/email.</p> <p>The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive the same in physical mode.</p> <p>The statement of holding of the beneficiary account holder for units held in demat form will be sent by the respective DPs periodically.</p> <p>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.</p> <p>Account Statement for demat account holders: No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialised mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account.</p> <p><u>CAS for investors having Demat account:</u></p> <ul style="list-style-type: none"> (a) The unit holders would have an option to hold the units in demat form in addition to the account statement as per the current practice. (b) unit holders who wish to trade in units would be required to have a demat account (c) Application form shall be modified to provide for demat account details and other details to enable exercise of the option as detailed above. <ul style="list-style-type: none"> ▪ Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
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	<ul style="list-style-type: none"> ▪ Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. For PANs which are common between depository and the AMC, the depository shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMC/RTA shall continue to send the CAS to its unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations. • The CAS shall be generated on a monthly basis. ▪ If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. ▪ In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS. • Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. 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 in the Depository system. • If an investor does not wish to receive CAS, an option shall be given to the investor to indicate negative consent. <p>The dispatch of CAS by the depository would constitute compliance by the AMC/ the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.</p> <p>The AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).</p> <p>Monthly Portfolio Disclosure:</p> <p>The Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website https://navi.com/mutual-fund on or before the</p>
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	<p>tenth day of the succeeding month in the prescribed format.</p> <p>Half yearly Disclosures: Portfolio / Financial Results:</p> <p>The Mutual Fund shall provide a complete statement of the Scheme portfolio within ten days from the close of each half year (i.e. 31st March and 30th September), in the manner specified by SEBI. The Portfolio Statement will also be displayed on the website of the AMC and AMFI.</p> <p>Paragraph 5.3 of SEBI Master Circular on Mutual Fund dated May 19, 2023, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: https://navi.com/mutual-fund and publish a notice regarding availability of the same in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p> <p>Annual Report:</p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) in the manner specified by SEBI. The mutual fund shall provide physical copy of the abridged summary of the Annual Report without any cost, if a request through any mode is received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.</p> <p>Scheme wise annual report shall also be displayed on the website of the AMC https://navi.com/mutual-fund and Association of Mutual Funds in India (www.amfiindia.com).</p> <p>A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p>
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