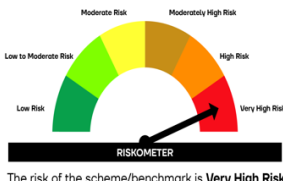
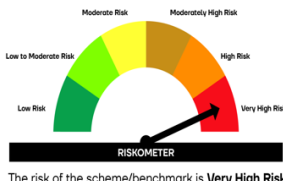


KEY INFORMATION MEMORANDUM(KIM)

Navi Nifty IT Index Fund

An open-ended scheme replicating / tracking Nifty IT Index

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

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

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

Continuous Offer of Units at Applicable NAV

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| 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 |
| Address | Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102 |
| Website | https://navi.com/mutual-fund |

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 (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centre's 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 adequacy of this KIM.

This Key Information Memorandum is dated November 29, 2024.

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| Investment Objective | The investment objective of the scheme is to achieve a return equivalent to Nifty IT Index by investing in stocks of companies comprising Nifty IT Index, subject to tracking error. There is no assurance that the investment objective of the Scheme will be achieved. | | |
| Asset Allocation Pattern | Types of Instruments | Normal Allocation (% of Net Assets) | |
| | | Minimum | Maximum |
| | Equities and equity related securities covered by Nifty IT Index | 95 % | 100% |
| | Debt & Money Market Instruments* | 0% | 5 % |
| | <p>*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.</p> <p>Subject to the SEBI (MF) Regulations and in accordance with clause 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme may engage in short selling and borrowing and lending of securities.</p> <p>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 including investment in Repo in corporate debt and corporate reverse repo</p> <p>The AMC shall adhere to the following limits should it engage in Stock Lending:</p> <ol style="list-style-type: none"> 1. Not more than 20% of the net assets of a Scheme can be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can be deployed in Stock Lending to any single approved intermediary / counterparty. <p>Exposure to Derivatives:</p> <p>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 2.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024.</p> <p>Exposure to equity derivatives of the index itself or its constituent stocks may be required in certain situations wherein equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period etc. The gross position to such derivatives will be restricted to 10% of net assets of equity component</p> <p>The Scheme will not invest in:</p> <ol style="list-style-type: none"> a. Securitized debt. | | |

- b. Credit Default Swaps.
- c. Overseas Investments/ADR/GDR
- d. Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs)
- e. Structured obligation and Credit enhancement.
- f. debt instruments with special features as stated in paragraph 12.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 unrated debt instruments
- g. Investment in their own Mutual Fund Schemes or Other Mutual fund schemes.

The scheme may invest in Listed debt or money market securities, in accordance with clause 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and other guidelines/circulars as may be amended from time to time.

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

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

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, in terms of clause 12.16, 12.16.1.6, 12.16.1.8 and 12.16.1.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

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

Tracking Difference: In accordance with clause 3.6.3.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024. The annualized difference of daily returns between the index and the NAV of the Scheme. The same shall be disclosed on a monthly basis on the websites of AMC and

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| | <p>AMFI. The Scheme, in general, will hold all of the securities that comprise the Underlying Index in the same proportion as the index. Expectation is that, over time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying Index.</p> <p>Changes in Investment Pattern:</p> <p>Rebalancing due to Passive Breaches:</p> <p>Pursuant to clause 3.6.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and circulars issued thereunder. In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds be rebalanced within 7 calendar days.</p> <p>Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p> <p>Rebalancing due to Short term defensive consideration:</p> <p>Subject to clause 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and circulars issued thereunder, the asset allocation pattern indicated above may change for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.</p> <p>Rebalancing in case of involuntary corporate action.</p> <p>In the event of involuntary corporate action the scheme shall dispose the security not forming part of the underlying index within a day from the date of allotment of Listing.</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> |
| Investment Strategy | <p>The investment objective of the scheme is to achieve a return equivalent to Nifty IT Index by investing in stocks of companies comprising the Nifty IT Index, subject to tracking error.</p> <p>The Scheme endeavors to invest in stocks in proportion to the weightages of these stocks in the Nifty IT Index. The fund will, in general, invest a significant part of its corpus in equities; the surplus amount of the fund, not exceeding 5% shall be invested in Cash/Tri-Party Repo, Repo in corporate debt securities & Money Market instruments.</p> |

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| | <p>The performance of the Scheme may not be commensurate with the performance of the respective benchmark of the Schemes on any given day or over any given period. Such variations are commonly referred to as the tracking error. The Scheme intends to maintain a low tracking error by actively managing the portfolio in line with the index.</p> <p>However, there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund.</p> <p>A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme.</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.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>Risk associated with investing in companies forming part of Nifty IT Index:</p> <p>The scheme tracks benchmark index which comprises of companies engaged into activities such as IT infrastructure, IT education and software training, networking infrastructure, software development, hardware, IT support and maintenance etc. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector(s). The weightage of each stock in the index is capped at the time of re-balancing of the index, which may aid in limiting concentration risk. In addition, the scheme may be subject to the following sector specific risks including but not limited to:</p> <ol style="list-style-type: none"> 1. Loss of Key Professionals: In technology industries the ability to recruit and retain professionals with the necessary technical skills can be crucial to the ongoing success of the organisation. Qualified IT professionals are a limited resource and there is a worldwide demand for professionals from the Indian sub-continent. Failure to be able to retain key professionals can negatively impact the prospects of a company. 2. Failure to adapt business to rapid technological change: Companies in the IT industry may be adversely affected by rapid technological changes, product innovations and obsolescence, changing standards and client preferences. All or one of these issues may impact the business prospects of a company. 3. Volatility in foreign exchange rates: A number of companies in the technology sector generate revenue in foreign currencies which could be significantly lower than the amount spent in foreign currencies. This could lead to adverse impact on performance of companies. 4. Change in macro-economic conditions of key markets addressed by companies could impact performance of the companies as well as that of a sector. |

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| | <p>Market Risk: The Scheme's NAV will react to the stock market movements. The Investor could lose money over short periods due to fluctuation in the Scheme's NAV in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns. Settlement Risk: In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Scheme portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Scheme portfolio.</p> <p>Right to Limit Redemptions: The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with Clause 1.12 of SEBI Master Circular dated June 27, 2024 (Restriction on redemption in Mutual Funds).</p> <p>Please refer Scheme Information Document for details.</p> | |
| Plans/Options | The following criteria will be considered for uniform disclosure on treatment of applications under Direct/Regular plans: | |
| | Plans | Regular & Direct |
| | Default Plan (if no plan is selected) | a) If broker code is not mentioned the application will be processed under Direct Plan b) If broker code is mentioned the application will be processed under Regular Plan |
| | Default Plan (in certain circumstances) | If Direct Plan is opted, but ARN code is also stated, then application would be processed under Direct Plan. If Regular Plan is opted, but ARN code is not stated, then the application would be processed under Direct Plan |
| | Options | Growth Option |
| | <p>In case neither distributor code is mentioned nor 'Direct Plan' is selected in the application form, the application will be processed under the 'Direct Plan'.</p> <p>All the plans/options under the Scheme shall have a common portfolio.</p> <p>The Trustee may, at a later date, decide to introduce any other options, under the Scheme, as is considered necessary.</p> | |
| Applicable NAV | 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. | |

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| | The Asset Management Company ("AMC") shall update the NAVs on its website (https://navi.com/mutual-fund/downloads/statutory-disclosure) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 p.m. every Business Day. | | | | | |
| Minimum Application Amount/ Number of Units | Purchase Rs. 10/-and in multiples of Re. 1/- thereafter | | Additional Purchase Rs.1 and in multiples of Re. 1 | | Redemption Minimum Redemption - Rs. 10/- or 1 Unit or account balance whichever is lower. | |
| Dispatch of Repurchase (Redemption) Request | Redemption: Within 03 working days of the receipt of the redemption request at the authorised centre of the Navi Mutual Fund. | | | | | |
| Benchmark Index | Nifty IT Index TRI | | | | | |
| Name of the Fund Managers | The Scheme is managed by Mr. Aditya Mulki and Mr. Ashutosh Shirwaikar. | | | | | |
| Name of the Trustee Company | Navi Trustee Limited | | | | | |
| Performance of the Scheme | Compounded Annualised Returns | Scheme Returns % (Regular Growth) | Benchmark Returns % | Scheme Returns % (Direct Growth) | Benchmark Returns % | |
| | Returns for the last 1 years | - | - | - | - | |
| | Returns for the last 3 years | - | - | - | - | |
| | Returns for the last 5 years | - | - | - | - | |
| | Returns since inception | 20.18% | 21.51% | 20.67% | 21.51% | |
| | <i>Expense structure for Direct & Regular Plan may vary.</i> <i>Past performance may or may not be sustained in future.</i> <i>Benchmark: Nifty IT Index TRI</i> <i>Date of Allotment: 11 March, 2024. Returns are compounded annualized The returns are calculated for Regular Plan- Growth Option and Direct Plan-Growth Option.</i> Absolute Returns for each financial year for the last 5 years The Scheme is a new Scheme and has not completed 5 Years. | | | | | |
| Additional Scheme Related Disclosures | i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at https://navi.com/mutual-fund/downloads/statutory-disclosure ii. Disclosure of name and exposure to TOP 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme is available at https://navi.com/mutual-fund/downloads/statutory-disclosure | | | | | |

| | disclosure iii. Portfolio Turnover Rate is 0.83 Times | | | | |
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| Expenses of the Scheme | At Applicable NAV | | | | |
| Load | <p>Load is an amount, which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC; https://navi.com/mutual-fund/downloads/disclosure-sid-kim or may call at 1800 103 8999 or your distributor.</p> <p>As per clause 8.6 of SEBI Master Circular dated June 27, 2024, has decided that there shall be no entry Load for all Mutual Fund Schemes.</p> <table border="1"> <thead> <tr> <th>Type of Load</th><th>Load chargeable (as %age of NAV)</th></tr> </thead> <tbody> <tr> <td>Exit Load</td><td>NIL</td></tr> </tbody> </table> <p>However, the Trustee shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations.</p> <p>In accordance with clause 10.8.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, to bring about parity among all class of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads. The exit load charged, if any, shall be credited to the scheme. Goods and Services tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods and Services tax shall be credited to the schemes.</p> <p>Units issued on reinvestment of dividends for existing as well as prospective investors shall not be subject to load structure.</p> <p>The investor is requested to check the prevailing load structure of the scheme before investing. Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day.</p> <p>For further details refer SID.</p> | Type of Load | Load chargeable (as %age of NAV) | Exit Load | NIL |
| Type of Load | Load chargeable (as %age of NAV) | | | | |
| Exit Load | NIL | | | | |
| Recurring Expenses (% of the Average Daily Net Assets) | <p>The AMC has estimated that upto 1.00 % of the daily net assets of the scheme will be charged to the scheme as expenses. Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI (www.amfiindia.com). The Mutual Fund would update the current expense ratios on the website at least three Business days prior to the effective date of the change.</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/disclosure-sid-kim).</p> | | | | |

| | Particulars | Navi Nifty IT Index Fund % per annum of daily net assets |
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| | Investment Management and Advisory Fees | Up to 1.00 |
| | Trustee fee | |
| | Audit fees | |
| | Custodian Fees | |
| | Registrar & Transfer Agents Fees | |
| | Marketing & Selling Expense including Agent Commission | |
| | Cost related to investor communications | |
| | Cost of fund transfer from location to location | |
| | Cost of providing account statements and dividend redemption cheques and warrants | |
| | Costs of statutory Advertisements | |
| | Cost towards investor education & awareness (1 bps) | |
| | Brokerage & transaction cost over and above 12 bps for cash market trades | |
| | Goods and Services tax on expenses other than investment and advisory fees | |
| | Goods and Services tax on brokerage and transaction cost | |
| | Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a) | Upto 1.00 |
| <p>As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to clause 5.6.2 and 10.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, SEBI (Mutual Funds) Second Amendment Regulations, 2012 and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018.</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. as compared to Regular Plan and no commission for distribution of Units will be paid/ charged under Navi Nifty IT Index Fund - Direct Plan.</p> <p>These estimates have been made in good faith as per information available to the AMC and the total expenses may be more than as specified in the table above. However, as per the Regulations, the total recurring expenses that can be charged to the Scheme in this SID shall be subject to the applicable guidelines.</p> <p>The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear.</p> <p>The Scheme can charge expenses within overall maximum limits prescribed under SEBI (MF)</p> | | |

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| | <p>Regulations, without any internal cap allocated to any of the expense heads specified in the above table.</p> <p>Pursuant to clause 2.3, 5.6.2 and 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and SEBI (Mutual Funds) Second Amendment Regulations, 2012, and SEBI (Mutual Funds) (Fourth Amendment) Regulations 2018 following additional costs or expenses may be charged to the scheme, namely:</p> <ol style="list-style-type: none"> 1. The AMC may charge Goods and Services tax on investment and advisory fees to the scheme of the Fund in addition to the maximum limit of total expenses ratio as prescribed in Regulation 52 of the Regulations, whereas Goods and Services tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit as per regulation 52 of the Regulations. 2. expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from retail investors from B30 cities as specified by the Securities and Exchange Board of India, from time to time are at least – <ul style="list-style-type: none"> <input type="checkbox"/> 30 per cent of the gross new inflows from retail investors from B30 cities into the scheme, or; <input type="checkbox"/> 15 per cent of the average assets under management (year to date) of the scheme. whichever is higher; <p>Provided that if inflows from retail investors from B30 cities are less than the higher of the above, such expenses on daily net assets of the scheme shall be charged on proportionate basis;</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from retail investors from B30 cities;</p> <p>Provided further that the amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>For above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of the previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.</p> <p>As per Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, June 27, 2024, and AMFI vide letter no. 35P/MEM-COR/85/2022-23 dated March 02, 2023, has advised AMCs to keep B-30 incentive in abeyance till AMCs put in place effective controls. Accordingly, applicability of this expense ratio will be subject to any further communication issued by SEBI / AMFI in this regard.</p> <p>1 basis points on daily net assets within the maximum limit of overall expense Ratio shall be annually set apart for investor education and awareness initiatives.</p> <p>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</p> |
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| | <p>only within the regulatory limits and not from the books of the AMC, its Associate, Sponsor, Trustee or any other entity through any route subject to the clarifications as per clause 3.3.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024 on Total Expense Ratio (TER) as amended from time to time.</p> <p>Further, the brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes as provided under Regulation 52 (6A) up to 12 bps and 5 bps for cash market transactions and derivatives transactions respectively.</p> <p>Any payment towards brokerage & transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>Goods and Services tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the Regulations.</p> <p>Expenses shall be charged / borne in accordance with the Regulations prevailing from time to time.</p> <p>Actual expenses : Regular Plan –It's a new scheme. Direct Plan- It's a new scheme.</p> <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 Asset Management Company ("AMC") shall update the NAVs on its website (https://navi.com/mutual-fund/downloads/statutory-disclosure) 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 | <p><u>Name and Address of Registrar:</u> Computer Age Management Services Limited (CAMS), Chennai (Unit: Navi Mutual Fund), Tel: 1800 419 2267 Website: https://www.camsonline.com/ Address: CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002</p> | <p><u>Customer Service Cell of AMC:</u> Ms. Sadiqa Banu Investor Relations Officer, Vaishnavi Tech Square, 7th Floor, Iballur Village, Taluk, Bagalur, Begur, Bengaluru, Karnataka 560102 Toll Free: 1800 103 8999 Tel No. 080 45113444, 8147544555 Email: mf@navi.com</p> |

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| Unitholders' Information | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 business days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all schemes of Navi Mutual Fund and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.</p> <p>If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS will be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details will be sent to the investors by email on half yearly basis. However, where an investor does not wish to receive CAS through email, option will be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.</p> <p>The transactions viz. purchase redemption, switch, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</p> <p>The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.</p> <p>In case of a specific request received from the Unit holders, the AMC will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request, by mail/email.</p> | |

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.

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

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

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

CAS for investors having Demat account:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.
- No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialised mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account.

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.

Monthly Portfolio Disclosure:

The Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website <https://navi.com/mutual-fund/downloads/portfolio> on or before the tenth day of the succeeding month in the prescribed format.

Half yearly Disclosures: Portfolio / Financial Results:

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| | <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 Funds dated June 27, 2024, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: https://navi.com/mutual-fund/downloads/statutory-disclosure and publish a notice regarding availability of the same in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p> <p>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/downloads/statutory-disclosure and Association of Mutual Funds in India (www.amfiindia.com).</p> <p>A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p> |
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