

NFS/2025-26/290

To,  
Listing Department,  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001

To,  
Listing Operations  
National Stock Exchange of India Limited  
Exchange Plaza  
Bandra Kurla Complex, Bandra (E)  
Mumbai-400051

**Subject: Subject: Intimation under Regulation 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 regarding the Reserve Bank of India ("RBI") press release dated February 13, 2026**

Dear Sir / Ma'am,

In compliance with Regulation 51 of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirements), Regulations 2015, Navi Finserv Limited ("**the Company**") hereby informs that pursuant to certain observations noted in the Company's Inspection for Supervisory Evaluation (ISE) for FY 2024, the Hon'ble Reserve Bank of India (RBI) has imposed a monetary penalty of INR 3.8 Lakhs on the Company for non-compliance with certain provisions of the directions issued by RBI on 'Recovery Agents'.

Upon receipt of these observations during the course of the inspection, the Company undertook a comprehensive review of its calling systems and processes. We have since strengthened our controls to ensure that recovery calls comply with the regulatory guidelines on timing of such calls, and enhanced our monitoring and oversight mechanisms.

Kindly take the same on record.

For **Navi Finserv Limited**

**Chanchal Kumar**  
Company Secretary and Compliance Officer

**Date: February 13, 2026**