

# Factsheet

**August 2025**

## NAVI FLEXI CAP FUND



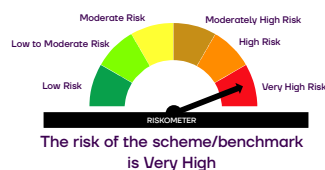
### NAVI FLEXI CAP FUND

An open ended equity scheme investing across large, mid & small cap stocks

This product is suitable for investors who are seeking\*

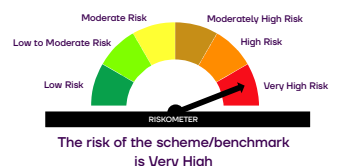
- Capital appreciation over the long term
- To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks

#### Scheme Riskometer



#### As per AMFI Tier I benchmark

##### Nifty 500 TRI



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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investment of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Index:** A group of securities, usually a market index, whose performance is used as a standard or TRI to measure investment performance of mutual funds, among other investments. Some typical TRIs include the Nifty 50, Sensex 30, BSE200, BSE500, 10-year Gsec.

**Note:** SEBI, vide clause 10.4.1a of SEBI Master Circular on Mutual Funds dated June 27, 2024 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹100 and the exit load is 1%, the redemption price would be ₹99 per unit.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**Standard Deviation:** Standard Deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta:** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM:** AUM or assets under management refers to the recent/ updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/ securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Portfolio Turnover:** Portfolio Turnover is a measure of how frequently assets within a fund are bought and sold by the managers.

**R-Squared:** R-Squared is a statistical measure that represents the percentage of a fund or security's movements that can be explained by movements in a TRI index.

**Average Maturity:** In a mutual fund containing debt securities, Average Maturity is the average amount of time until the debt securities mature.

**Portfolio Yield:** Portfolio Yield is computed by determining the cash flows for the portfolio and determining the interest rate that will make the present value of the cash flows equal to the market value of the portfolio.

**Total Expense Ratio:** Weighted Average i.e. Total Expense of the month / average Asset / number of days in month\* days in a year.

## Macaulay Duration

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. It is the measure of bonds sensitivity to interest rate changes. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration can be calculated:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

t = respective time period

C = periodic coupon payment

y = periodic yield

n = total number of periods

M = maturity value

Current Bond Price = Present value of cash flows

### Example Calculation

The calculation of Macaulay duration is straightforward. Assume there is a bond priced at ₹ 1,000 that pays a 6% coupon and matures in six years available at a Yield to Maturity (YTM) of 6%. The bond pays the coupon once a year, and pays the principal on the final payment. Given this, the following cash flows are expected over the next six years.

Cash Flow					
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
₹ 60	₹ 60	₹ 60	₹ 60	₹ 60	₹ 60

With the periods and the cash flows known, a discount factor must be calculated for each period. This is calculated as  $1 / (1 + r)^n$ , where r is the interest rate and n is the period number in question. Thus the discount factors would be,

Discount Factor					
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
0.9434	0.8900	0.8396	0.7921	0.7473	0.7050

Next, multiply the year's cash flow by the year number and by its corresponding discount factor to find the present value of the cash flow.

Period	Present value formula	Present Value
Year 1	$1 * ₹ 60 * 0.9434$	₹ 56.60
Year 2	$2 * ₹ 60 * 0.8900$	₹ 106.80
Year 3	$3 * ₹ 60 * 0.8396$	₹ 151.13
Year 4	$4 * ₹ 60 * 0.7921$	₹ 190.10
Year 5	$5 * ₹ 60 * 0.7473$	₹ 224.18
Year 6	$6 * ₹ 1,060 * 0.7050$	₹ 4,483.55

Sum these values = ₹ 5,212.36 = numerator Current Bond Price = sum of PV Cash Flows =  $60 / (1 + 6\%)^1 + 60 / (1 + 6\%)^2 + \dots + 1060 / (1 + 6\%)^6 = ₹ 1,000$  = denominator Macaulay duration = ₹ 5,212.36 / ₹ 1,000 = 5.21 A coupon paying bond will always have its duration less than its time to maturity. In the example above, the duration of 5.21 years is less than the time to maturity of 6 years.

Sr No.	Name of existingscheme(s)	SEBI Classifications
<b>A. Equity Schemes :</b>		
1	Navi Flexi Cap Fund	Flexi Cap Fund
2	Navi Large & Midcap Fund	Large and Mid Cap Fund
3	Navi ELSS Tax Saver Fund	ELSS
<b>B. Debt Scheme :</b>		
4	Navi Liquid Fund	Liquid Fund
<b>C. Hybrid Scheme :</b>		
5	Navi Aggressive Hybrid Fund (earlier known as Navi Equity Hybrid Fund )	Aggressive Hybrid Fund

### Statutory Details

**Sponsor:** Navi MF Sponsor Private Limited (Formerly known as Anmol Como Broking Private Limited)

**Trustee:** Navi Trustee Limited

CIN - U65990WB2009PLC134536

**Investment Manager:** Navi AMC Limited

CIN - U65990KA2009PLC165296

**Toll free number if any:** 1800 203 2131

**Website:** <https://navi.com/mutual-fund>

**Email id for investor care:** mf@navi.com

# Navi Flexi Cap Fund

An open-ended equity scheme investing across large, mid & small cap stocks.



## Investment Objective

To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of large cap, mid cap and small cap companies as defined by SEBI from time to time. There is no assurance that the investment objective of the scheme will be achieved. .



## Fund Manager

**Mr. Ashutosh Shirwaikar** is the Fund Manager from February 14, 2025. Mr. Ashutosh Shirwaikar manages 15 schemes.



## Scheme Details

**Inception Date (Date of Allotment):** 9th July, 2018

**Index:** Nifty 500 TRI

**Minimum Application Amount:** ₹100/- and in multiples of ₹1/- thereafter

**Load Structure:** Exit Load : NIL

**Asset Allocation Pattern:** Equity and Equity Related Instruments: 65% to 100% Debt and Money Market Instruments: 0% to 35% REITs and InvITs- 0% to 10%

**Total Expense Ratio (TER)\*:** Regular Plan: 2.23 % | Direct Plan: 0.56%

**Portfolio Turnover Ratio (Times):** 0.70

# - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13



## Net Asset Value (NAV)

as on August 29, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	25.3175
Direct Plan - Growth Option	25.5427
Direct Plan - Half Yearly Dividend Option	25.3498
Direct Plan - Monthly Dividend Option	25.3442
Direct Plan - Quarterly Dividend Option	25.3690
Direct Plan - Yearly Dividend Option	25.3490
Regular Plan - Dividend Option	22.1888
Regular Plan - Growth Option	22.1856
Regular Plan - Half Yearly Dividend Option	22.1890
Regular Plan - Monthly Dividend Option	22.1943
Regular Plan - Quarterly Dividend Option	22.1831
Regular Plan - Yearly Dividend Option	22.1862



## Fund Size

(as on August 31, 2025)

**AUM:** ₹ 251.73 Crs | **Monthly Average AUM:** ₹ 253.44 Crs



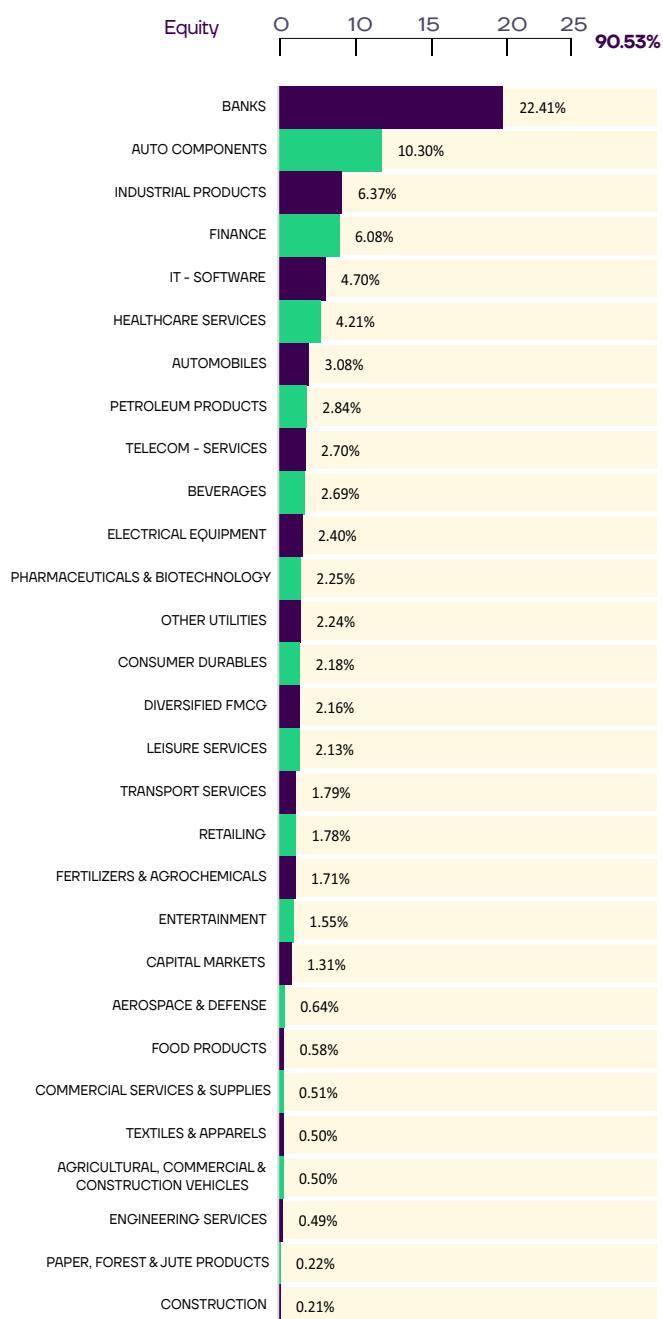
## Risk Measures

(as on August 29, 2025)

**Std.Dev:** 12.9634 | **Beta:** 0.8963 | **Sharpe Ratio:** 0.6106

**Std.Dev Index:** 13.4179

## Industry Allocation Equity (%)



## Portfolio Holdings as on August 31, 2025

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
<b>EQUITY SHARES</b>		<b>90.53%</b>			
* HDFC BANK LIMITED	BANKS	6.92%	BARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	0.83%
* ICICI BANK LIMITED	BANKS	4.89%	FIEM INDUSTRIES LTD	AUTO COMPONENTS	0.71%
* AXIS BANK LIMITED	BANKS	3.51%	SENCO GOLD LIMITED	CONSUMER DURABLES	0.67%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.70%	HDFC ASSET MANAGEMENT COMPANY LIMITED	CAPITAL MARKETS	0.65%
* USHA MARTIN LTD	INDUSTRIAL PRODUCTS	2.67%	POWER FINANCE CORPORATION LIMITED	FINANCE	0.65%
* SANSEER ENGINEERING LIMITED	AUTO COMPONENTS	2.62%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.64%
* VARUN BEVERAGES LIMITED	BEVERAGES	2.51%	BRITANNIA INDUSTRIES LIMITED	FOOD PRODUCTS	0.58%
* THE FEDERAL BANK LIMITED	BANKS	2.44%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.58%
* INFOSYS LIMITED	IT - SOFTWARE	2.42%	INDIAN BANK	BANKS	0.53%
* SHRIRAM FINANCE LIMITED	FINANCE	2.35%	ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.52%
RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	2.32%	GULF OIL LUBRICANTS INDIA LIMITED	PETROLEUM PRODUCTS	0.52%
EMS LIMITED	OTHER UTILITIES	2.24%	REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	0.51%
KOTAK MAHINDRA BANK LIMITED	BANKS	2.22%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.50%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.17%	KEWAL KIRAN CLOTHING LTD	TEXTILES & APPARELS	0.50%
ITC LIMITED	DIVERSIFIED FMCG	2.16%	KNOWLEDGE MARINE & ENG LTD	ENGINEERING SERVICES	0.49%
BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	2.13%	CROMPTON GREAVES CONSUMER ELECTRICAL LTD	CONSUMER DURABLES	0.46%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.97%	COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.44%
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	1.97%	UNION BANK OF INDIA	BANKS	0.43%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	1.88%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.39%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.79%	ADITYA VISION LTD	RETAILING	0.30%
LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	1.76%	SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.27%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.71%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	0.22%
TATA MOTORS LIMITED	AUTOMOBILES	1.67%	NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.22%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	1.57%	LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.21%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.55%	NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.21%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.53%	BANK OF MAHARASHTRA	BANKS	0.19%
ETERNAL LIMITED	RETAILING	1.48%	ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.19%
POLYCAB INDIA LIMITED	INDUSTRIAL PRODUCTS	1.46%	UNITED SPIRITS LIMITED	BEVERAGES	0.18%
HERO MOTOCORP LIMITED	AUTOMOBILES	1.41%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.17%
S.J.S. ENTERPRISES LIMITED EQ	AUTO COMPONENTS	1.31%	SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	0.17%
STATE BANK OF INDIA	BANKS	1.28%	<b>COMMERCIAL PAPERS</b>		<b>0.98%</b>
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.11%	TIME TECHNOPLAST LIMITED	CRISIL A+	0.98%
SKY GOLD AND DIAMONDS LIMITED	CONSUMER DURABLES	1.05%	<b>NON-CONVERTIBLE DEBENTURE / ZCB</b>		<b>0.35%</b>
INDEGENE LIMITED	HEALTHCARE SERVICES	1.02%	MUTHOOT FINANCE LIMITED	CRISIL AA+	0.23%
RAINBOW CHILDRENS MEDICARE LIMITED	HEALTHCARE SERVICES	1.01%	HDFC BANK LIMITED	CRISIL AAA	0.12%
OABRIEL INDIA LIMITED	AUTO COMPONENTS	0.96%	<b>TREPS (including TBILL held as Collateral)/Reverse</b>		
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.95%	<b>Repo/Net Current Assets/Cash/Cash Equivalent</b>		<b>8.14%</b>
UNO MINDA LIMITED	AUTO COMPONENTS	0.89%	<b>Total</b>		<b>100.00%</b>

## Performance as on August 29, 2025

### \*Top 10 Holdings

Period	Navi Flexi Cap Fund - Regular Growth	NIFTY 500 TRI <sup>1</sup> @	NIFTY 50 TRI <sup>1</sup> @	Navi Flexi Cap Fund - Direct Growth	NIFTY 500 TRI <sup>1</sup> @	NIFTY 50 TRI <sup>1</sup> @
1 Year CAGR %	-7.62%	-4.42%	-2.01%	-5.91%	-4.42%	-2.01%
3 Years CAGR %	11.32%	14.67%	12.49%	13.40%	14.67%	12.49%
5 Years CAGR %	17.04%	20.36%	17.92%	19.30%	20.36%	17.92%
Since Inception CAGR %	11.80%	14.41%	13.40%	14.02%	14.41%	13.40%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	22187.70	26167.15	24552.54	25,542.80	26,167.15	24,552.54
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	9239.91	9559.27	9799.07	9,410.80	9,559.27	9,799.07
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	13795.58	15079.54	14235.69	14,581.80	15,079.54	14,235.69
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	21954.76	25247.56	22786.37	24,157.15	25,247.56	22,786.37

\*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard TRI's prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @@-Additional Benchmark.


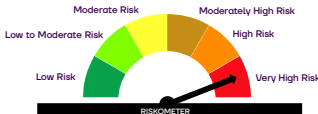
## SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	85
Total Amount Invested (in ₹)	120000	360000	600000	850000
Present Value (in ₹)	1,20,012	4,12,406	8,01,923	13,54,410
Nifty 500 TRI	1,21,253	4,40,025	8,76,690	15,38,711
Total No. Units	5,409	18,587	36,143	61,043
Yield (%)	0.02	9.06	11.57	12.93

### SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

## This Product Is Suitable For Investors Who Are Seeking<sup>^</sup>

<ul style="list-style-type: none"> <li>Capital appreciation over the long term</li> <li>To generate capital appreciation by investing in equity and equity related instruments across large, mid &amp; small cap stocks</li> </ul> <p><sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p><b>Scheme Riskometer</b></p>  <p>The risk of the scheme/benchmark is Very High</p>	<p><b>As per AMFI Tier I benchmark Nifty 500 TRI</b></p>  <p>The risk of the scheme/benchmark is Very High</p>
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# Navi Large & Midcap Fund

An open-ended equity scheme investing in both large cap and mid cap stocks



## Investment Objective

The investment objective of the scheme is to generate capital appreciation over medium to long-term by investing in equity and equity related securities of mid cap companies and large cap companies. There is no assurance that the investment objective of the scheme will be achieved. .



## Fund Manager

**Mr. Ashutosh Shirwaikar** is the Fund Manager from February 14, 2025. Mr. Ashutosh Shirwaikar manages 15 schemes.



## Scheme Details

**Inception Date (Date of Allotment):** 07th December, 2015

**Index:** Nifty Large Midcap 250 TRI

**Minimum Application Amount:** ₹100/- and in multiples of ₹1/- thereafter

**Load Structure:** Exit Load : NIL

**Asset Allocation Pattern:** Equity and Equity related Instruments of

Large Cap Companies : 35% to 65%

Equity and Equity related Instruments of

Mid Cap Companies : 35% to 65%

Other Equity & Equity related instruments: 0% to 30%

Debt and Money Market Instruments: 0% to 30%

Investment in REITs and InvITs : 0% to 10%

**Total Expense Ratio (TER)\*:** Regular Plan: 2.26% | Direct Plan: 0.52%

**Portfolio Turnover Ratio (Times):** 0.63

# - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13

Expense structure for Direct & Regular Plan may vary.



## Net Asset Value (NAV)

as on August 29, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	40.5873
Direct Plan - Growth Option	41.0839
Direct Plan - Half Yearly Dividend Option	40.4867
Direct Plan - Yearly Dividend Option	40.4511
Regular Plan - Dividend Option	34.2773
Regular Plan - Growth Option	34.2813
Regular Plan - Half Yearly Dividend Option	34.2899
Regular Plan - Yearly Dividend Option	35.2584



## Fund Size

(as on August 29, 2025)

**AUM:** ₹ 311.32 Crs | **Monthly Average AUM:** ₹ 315.21 Crs



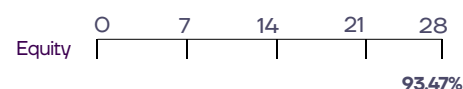
## Risk Measures

(as on August 31, 2025)

**Std.Dev:** 13.9996 | **Beta:** 0.9398 | **Sharpe Ratio:** 0.5909

**Std.Dev Index:** 13.7872

## Industry Allocation Equity (%)



BANKS	21.91%
FINANCE	6.90%
HEALTHCARE SERVICES	6.87%
INDUSTRIAL PRODUCTS	6.60%
LEISURE SERVICES	4.88%
IT - SOFTWARE	4.35%
AUTO COMPONENTS	4.03%
CAPITAL MARKETS	3.76%
FERTILIZERS & AGROCHEMICALS	3.22%
PHARMACEUTICALS & BIOTECHNOLOGY	3.11%
ELECTRICAL EQUIPMENT	2.99%
TELECOM - SERVICES	2.53%
PETROLEUM PRODUCTS	2.27%
RETAILING	2.11%
AUTOMOBILES	1.84%
BEVERAGES	1.83%
CONSUMER DURABLES	1.79%
DIVERSIFIED FMCG	1.55%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.40%
ENTERTAINMENT	1.25%
COMMERCIAL SERVICES & SUPPLIES	1.24%
TRANSPORT SERVICES	1.18%
FINANCIAL TECHNOLOGY (FINTECH)	1.02%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.90%
OIL	0.85%
ENGINEERING SERVICES	0.51%
TEXTILES & APPARELS	0.51%
MINERALS & MINING	0.48%
NON - FERROUS METALS	0.45%
INSURANCE	0.41%
AEROSPACE & DEFENSE	0.38%
OTHER UTILITIES	0.18%
CONSTRUCTION	0.17%



## Portfolio Holdings as on August 31, 2025

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
<b>EQUITY SHARES</b>					
* HDFC BANK LIMITED	BANKS	93.47%	SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.90%
* ICICI BANK LIMITED	BANKS	5.69%	OIL INDIA LIMITED	OIL	0.85%
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	3.90%	TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	0.83%
* AXIS BANK LIMITED	BANKS	3.22%	PERSISTENT SYSTEMS LTD	IT - SOFTWARE	0.77%
* ASTRAL LIMITED	BANKS	3.00%	BAJAJ FINANCE LIMITED	FINANCE	0.70%
* SHRIRAM FINANCE LIMITED	INDUSTRIAL PRODUCTS	2.73%	MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	0.70%
* JUBILANT FOODWORKS LIMITED	FINANCE	2.67%	NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.68%
* KOTAK MAHINDRA BANK LIMITED	LEISURE SERVICES	2.60%	SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.65%
* BHARTI AIRTEL LIMITED	BANKS	2.55%	INDIAN BANK	BANKS	0.55%
* THE FEDERAL BANK LIMITED	TELECOM - SERVICES	2.53%	ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.54%
CREDITACCESS GRAMEEN LIMITED	BANKS	2.52%	FORTIS HEALTHCARE LIMITED	HEALTHCARE SERVICES	0.54%
APOLLO HOSPITALS ENTERPRISE LIMITED	FINANCE	2.36%	GULF OIL LUBRICANTS INDIA LIMITED	PETROLEUM PRODUCTS	0.54%
APL APOLLO TUBES LIMITED	HEALTHCARE SERVICES	1.96%	GLOBAL HEALTH LIMITED	HEALTHCARE SERVICES	0.53%
STATE BANK OF INDIA	INDUSTRIAL PRODUCTS	1.93%	SKY GOLD AND DIAMONDS LIMITED	CONSUMER DURABLES	0.52%
MAHINDRA & MAHINDRA LIMITED	BANKS	1.93%	KEWAL KIRAN CLOTHING LTD	TEXTILES & APPARELS	0.51%
HDFC ASSET MANAGEMENT COMPANY LIMITED	AUTOMOBILES	1.84%	KNOWLEDGE MARINE & ENG LTD	ENGINEERING SERVICES	0.51%
RELIANCE INDUSTRIES LIMITED	CAPITAL MARKETS	1.75%	AJANTA PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.48%
SUZLON ENERGY LIMITED	PETROLEUM PRODUCTS	1.73%	COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.48%
INFOSYS LIMITED	ELECTRICAL EQUIPMENT	1.72%	LLOYDS METALS AND ENERGY LIMITED	MINERALS & MINING	0.48%
VARUN BEVERAGES LIMITED	IT - SOFTWARE	1.70%	MOTILAL OSWAL FINANCIAL SERVICES	CAPITAL MARKETS	0.48%
ITC LIMITED	BEVERAGES	1.64%	POWER FINANCE CORPORATION LIMITED	FINANCE	0.46%
INDEGENE LIMITED	DIVERSIFIED FMCG	1.55%	HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.45%
UNO MINDA LIMITED	HEALTHCARE SERVICES	1.50%	UNION BANK OF INDIA	BANKS	0.44%
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.44%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.43%
INFO EDGE (INDIA) LIMITED	AUTO COMPONENTS	1.43%	LIFE INSURANCE CORPORATION OF INDIA	INSURANCE	0.41%
MARICO LIMITED	RETAILING	1.40%	ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.41%
BANK OF MAHARASHTRA	AGRICULTURAL FOOD & OTHER PRODUCTS	1.40%	ETERNAL LIMITED	RETAILING	0.40%
USHA MARTIN LTD	BANKS	1.33%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.40%
BHARAT HEAVY ELECTRICALS LIMITED	INDUSTRIAL PRODUCTS	1.29%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.38%
BLS INTERNATIONAL SERVICES LIMITED	ELECTRICAL EQUIPMENT	1.27%	ADITYA VISION LTD	RETAILING	0.31%
TIPS MUSIC LIMITED	LEISURE SERVICES	1.27%	EUREKA FORBES LTD	CONSUMER DURABLES	0.26%
REDINGTON LIMITED	ENTERTAINMENT	1.25%	TORRENT PHARMACEUTICALS LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.23%
INTERGLOBE AVIATION LIMITED	COMMERCIAL SERVICES & SUPPLIES	1.24%	MPHASIS LIMITED	IT - SOFTWARE	0.22%
AUROBINDO PHARMA LIMITED	TRANSPORT SERVICES	1.18%	UNITED SPIRITS LIMITED	BEVERAGES	0.19%
NIPPON LIFE INDIA ASSET MANAGEMENT LTD	PHARMACEUTICALS & BIOTECHNOLOGY	1.09%	EMS LIMITED	OTHER UTILITIES	0.18%
PB FINTECH LIMITED	CAPITAL MARKETS	1.05%	SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	0.18%
CROMPTON GREAVES CONSUMER ELECTRICAL LTD	FINANCIAL TECHNOLOGY (FINTECH)	1.02%	LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.17%
ITC HOTELS LIMITED	CONSUMER DURABLES	1.01%	REC LIMITED	FINANCE	0.17%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	LEISURE SERVICES	1.01%	<b>TREPS (including TBILL held as Collateral)/Reverse</b>		
RAINBOW CHILDRENS MEDICARE LIMITED	AUTO COMPONENTS	0.98%	<b>Repo/Net Current Assets/Cash/Cash Equivalent</b>		
ASHOK LEYLAND LIMITED	HEALTHCARE SERVICES	0.96%	<b>Total</b>		
	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.90%	<b>*Top 10 Holdings</b>		

## Performance as on August 31, 2025

Period	Navi Large & Midcap Fund- Regular Growth	NIFTY Large Midcap 250 TRI* @	NIFTY 50 TRI@	Navi Large & Midcap Fund Direct Growth	NIFTY Large Midcap 250 TRI* @	NIFTY 50 TRI@
1 Year CAGR %	-6.84%	-4.16%	-2.01%	-5.06%	-4.16%	-2.01%
3 Years CAGR %	11.52%	16.94%	12.49%	13.65%	16.94%	12.49%
5 Years CAGR %	19.16%	22.94%	17.92%	21.51%	22.94%	17.92%
Since Inception CAGR %	13.49%	16.19%	13.91%	15.62%	16.19%	13.91%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	34284.90	43075.13	35519.90	41,084.30	43,075.13	35,519.90
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	9318.04	9584.91	9799.07	9,495.07	9,584.91	9,799.07
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	13868.68	15993.01	14235.69	14,679.15	15,993.01	14,235.69
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	24009.03	22786.37	22786.37	26,478.33	28,069.16	22,786.37

\*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @-Additional Benchmark.

## SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	115
Total Amount Invested (in ₹)	120000	360000	600000	1150000
Present Value (in ₹)	1,19,066	4,16,854	8,22,400	2256917
Nifty Large Mid cap 250 TRI	1,21,601	4,52,124	9,25,755	2756651
Total No. Units	3,473	12,159	23,987	65828
Yield (%)	-1.46	9.79	12.59	13.25

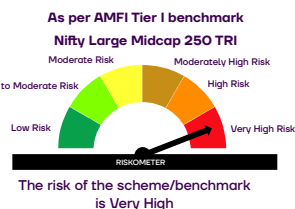
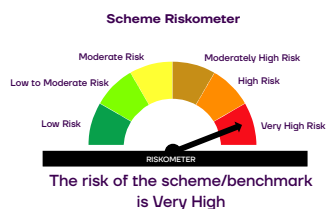
### SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or gurantee protection against a loss in a declining market.

## This Product Is Suitable For Investors Who Are Seeking<sup>^</sup>

- Capital appreciation over medium to long term
- Investing in equity and equity related securities of mid cap companies & large cap companies.

<sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



# Navi Aggressive Hybrid Fund

(formerly Known as Navi Equity Hybrid Fund)

An open ended hybrid scheme investing predominantly in equity and equity related instruments.



## Investment Objective

The investment objective of the scheme is to provide periodic returns and capital appreciation over a long period of time, by predominantly investing in equity related instruments. There is no assurance that the investment objective of the scheme will be achieved.



## Fund Manager

### Equity Portion:

**Mr. Ashutosh Shirwaikar** is the Fund Manager from February 14, 2025. Mr. Ashutosh Shirwaikar manages 15 schemes.

**Debt Portion: Mr. Tanmay Sethi** is managing this fund w.e.f. 1st February, 2024.

Mr. Tanmay Sethi manages 2 schemes



## Scheme Details

**Inception Date (Date of Allotment):** 30th April, 2018

**Index:** CRISIL Hybrid 35+65-Aggressive TRI

**Minimum Application Amount:** ₹100/- and in multiples of ₹1/- thereafter

**Load Structure:** Exit Load : NIL

**Asset Allocation Pattern:** Equity and equity related Instruments 65% to 80%, Debt and Money Market Instruments: 20% to 35% Investment in REITs and InvITs : 0% to 10%

**Total Expense Ratio (TER)\*:** Regular Plan: 2.27% | Direct Plan: 0.55%

**Portfolio Turnover Ratio (Times):** 0.75

# - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13

Expense structure for Direct & Regular Plan may vary.



## Net Asset Value (NAV)

as on August 29, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	23.1482
Direct Plan - Growth Option	23.2494
Direct Plan - Half Yearly Dividend Option	23.1489
Direct Plan - Monthly Dividend Option	23.1473
Direct Plan - Quarterly Dividend Option	23.1477
Direct Plan - Yearly Dividend Option	23.1521
Regular Plan - Dividend Option	20.3715
Regular Plan - Growth Option	20.3704
Regular Plan - Half Yearly Dividend Option	20.3831
Regular Plan - Monthly Dividend Option	20.3698
Regular Plan - Quarterly Dividend Option	20.3705
Regular Plan - Yearly Dividend Option	20.3679



## Fund Size

(as on August 31, 2025)

**AUM:** ₹ 122.34 Crs | **Monthly Average AUM:** ₹ 122.27 Crs

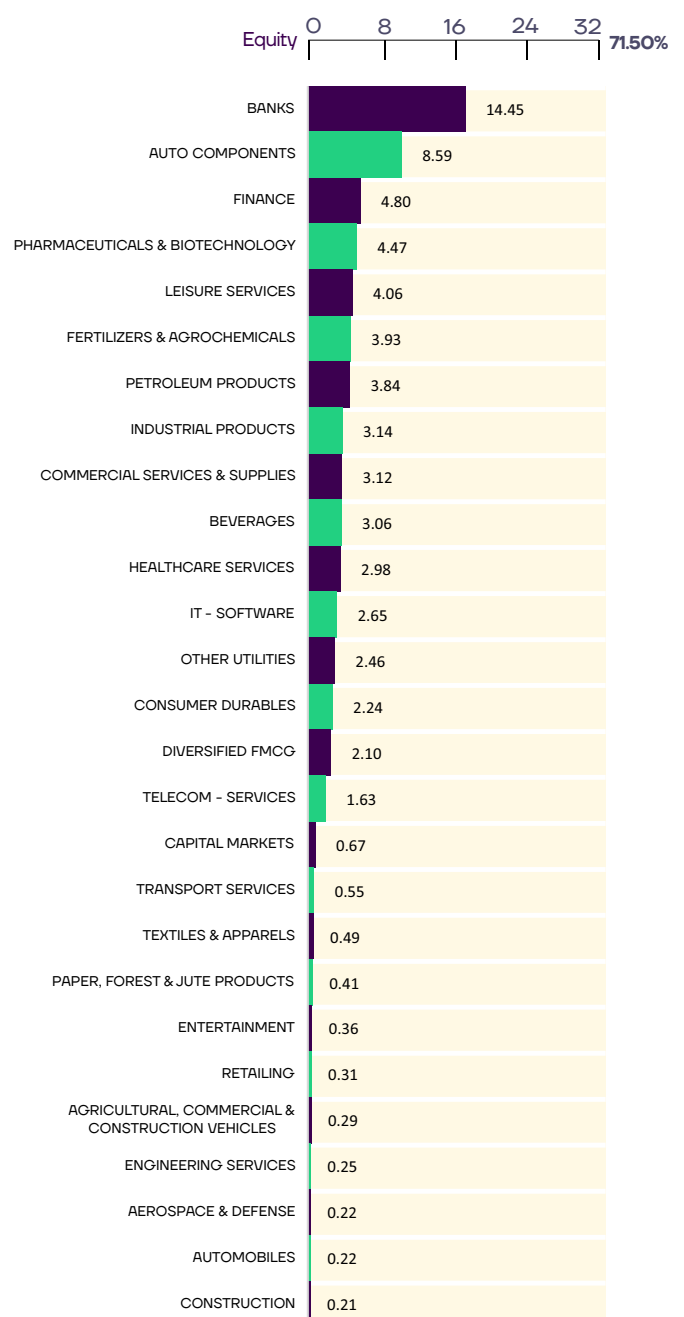
## Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	4.82%
BELOW_90_DAYS	10.15%
BELOW_1_YEAR	6.81%
Cash & Cash Equivalent	6.72%

## Debt Quants

Portfolio Yield	6.34
Avg Mat. (yrs)	0.24
Macaulay Duration(Yrs)	0.23
Modified Duration (Yrs)	0.22

## Industry Allocation Equity (%)



## Risk Measures

(as on August 29, 2025)

**Std.Dev:** 9.4774 | **Beta:** 1.0112 | **Sharpe Ratio:** 0.8851

**Std.Dev Index:** 8.2052

## Portfolio Holdings as on August 31, 2025

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
<b>EQUITY SHARES</b>					
* HDFC BANK LIMITED	BANKS	71.50%	GULF OIL LUBRICANTS INDIA LIMITED	PETROLEUM PRODUCTS	0.51%
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	4.62%	INDIAN BANK	BANKS	0.51%
* BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	3.93%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.51%
* AXIS BANK LIMITED	BANKS	3.44%	KEWAL KIRAN CLOTHING LTD	TEXTILES & APPARELS	0.49%
* RELIANCE INDUSTRIES LIMITED	BANKS	3.33%	COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.45%
* REDINGTON LIMITED	PETROLEUM PRODUCTS	3.33%	UNION BANK OF INDIA	BANKS	0.42%
* ICICI BANK LIMITED	COMMERCIAL SERVICES & SUPPLIES	3.12%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	0.41%
* VARUN BEVERAGES LIMITED	BANKS	3.07%	TIPS MUSIC LIMITED	ENTERTAINMENT	0.36%
* USHA MARTIN LTD	BEVERAGES	2.90%	SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.32%
* EMS LIMITED	INDUSTRIAL PRODUCTS	2.63%	ADITYA VISION LTD	RETAILING	0.31%
KOTAK MAHINDRA BANK LIMITED	OTHER UTILITIES	2.46%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &	
CREDITACCESS GRAMEEN LIMITED	BANKS	2.31%		CONSTRUCTION VEHICLES	0.29%
ZYDUS LIFESCIENCES LIMITED	FINANCE	2.27%	KNOWLEDGE MARINE & ENG LTD	ENGINEERING SERVICES	0.25%
SANSERA ENGINEERING LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.19%	NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.22%
LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	2.12%	NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.22%
INDEOENE LIMITED	AUTO COMPONENTS	1.99%	TATA MOTORS LIMITED	AUTOMOBILES	0.22%
SENCO GOLD LIMITED	HEALTHCARE SERVICES	1.78%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.22%
BHARTI AIRTEL LIMITED	CONSUMER DURABLES	1.72%	LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.21%
TATA CONSULTANCY SERVICES LIMITED	TELECOM - SERVICES	1.63%	ASTRAL LIMITED	INDUSTRIAL PRODUCTS	0.19%
CIPLA LIMITED	IT - SOFTWARE	1.44%	BANK OF MAHARASHTRA	BANKS	0.19%
SUPRAJIT ENGINEERING LTD	PHARMACEUTICALS & BIOTECHNOLOGY	1.43%	SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	0.19%
INFOSYS LIMITED	AUTO COMPONENTS	1.32%	UNITED SPIRITS LIMITED	BEVERAGES	0.16%
FIEM INDUSTRIES LTD	IT - SOFTWARE	1.21%	S.J.S. ENTERPRISES LIMITED EQ	AUTO COMPONENTS	0.11%
ITC LIMITED	AUTO COMPONENTS	1.20%	<b>COMMERCIAL PAPERS</b>		
RAINBOW CHILDRENS MEDICARE LIMITED	DIVERSIFIED FMCO	1.14%	ICICI SECURITIES LIMITED	CRISIL A1+	4.08%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCO	0.98%	BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	4.03%
UNO MINDA LIMITED	HEALTHCARE SERVICES	0.96%	TIME TECHNOPLAST LIMITED	CRISIL A1+	2.02%
SHRIRAM FINANCE LIMITED	AUTO COMPONENTS	0.94%	<b>NON-CONVERTIBLE DEBENTURE / ZCB</b>		
ALIVUS LIFE SCIENCES	FINANCE	0.89%	MUTHOOT FINANCE LIMITED	CRISIL AA+	4.78%
GABRIEL INDIA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.85%	SIDBI	ICRA AAA	4.10%
JUBILANT FOODWORKS LIMITED	AUTO COMPONENTS	0.72%	HDFC BANK LIMITED	CRISIL AAA	2.03%
POWER FINANCE CORPORATION LIMITED	LEISURE SERVICES	0.62%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	0.74%
INTERGLOBE AVIATION LIMITED	FINANCE	0.62%	<b>TREPS (including TBILL held as Collateral)/Reverse</b>		
SKY GOLD AND DIAMONDS LIMITED	TRANSPORT SERVICES	0.55%	<b>Repo/Net Current Assets/Cash/Cash Equivalent</b>		
ADITYA BIRLA CAPITAL LIMITED	CONSUMER DURABLES	0.52%	<b>Total</b>		
	FINANCE	0.51%	<b>*Top 10 Holdings</b>		
			<b>6.72%</b>		
			<b>100.00%</b>		

## Performance as on as on August 29, 2025

Period	Navi Aggressive Hybrid Fund - Regular Growth	CRISIL Hybrid 35+65- Aggressive TRI* @	NIFTY 50 TRI* @	Navi Aggressive Hybrid Fund - Direct Growth	CRISIL Hybrid 35+65- Aggressive TRI* @	NIFTY 50 TRI* @
1 Year CAGR %	-0.97%	-0.24%	-2.01%	0.86%	-0.24%	-2.01%
3 Years CAGR %	12.28%	11.69%	12.49%	14.36%	11.69%	12.49%
5 Years CAGR %	14.60%	14.94%	17.92%	16.74%	14.94%	17.92%
Since Inception CAGR %	10.18%	12.07%	13.26%	12.19%	12.07%	13.26%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	20371.00	23072.02	24932.56	23,247.80	23,072.02	24,932.56
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	9902.92	9976.11	9799.07	10,086.16	9,976.11	9,799.07
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14153.51	13933.47	14235.69	14,956.03	13,933.47	14,235.69
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	19758.87	20056.81	22786.37	21,674.05	20,056.81	22,786.37

\*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @@-Additional Benchmark.

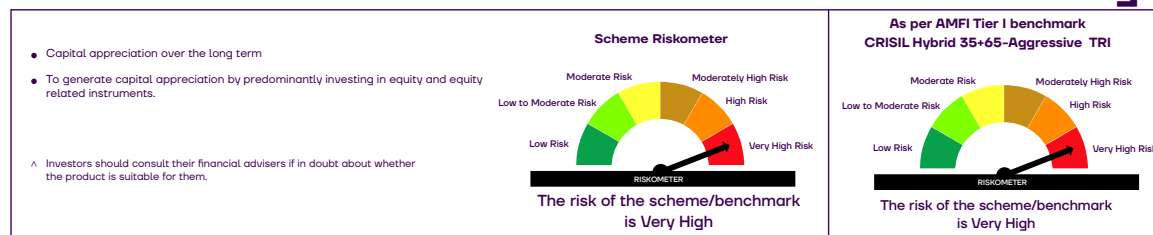
## SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	88
Total Amount Invested (in ₹)	120000	360000	600000	880000
Present Value (in ₹)	1,22,959	4,26,092	8,08,547	13,72,772
Total No. Units	6,036	20,917	39,691	67,389
Yield (%)	4.67	11.30	11.90	11.90

### SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or gurantee protection against a loss in a declining market.

## This Product Is Suitable For Investors Who Are Seeking^





# Navi ELSS Tax Saver Fund

An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit



## Investment Objective

The Scheme will seek to invest in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income generation along with the benefit of income tax deduction (under Section 80 C of the Income Tax Act, 1961) on their investments. Specified Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of ₹1,50,000/- under and in terms of Section 80 C (2) (xiii) of the Income Tax Act, 1961. Investment in this scheme would be subject to statutory lock-in period of 3 years from the date of allotment to be eligible for income tax benefit under section 80 C. There is no assurance that the investment objective of the Scheme will be achieved.



## Fund Manager

**Mr. Ashutosh Shirwaikar** is the Fund Manager from February 14, 2025.  
 Mr. Ashutosh Shirwaikar manages 15 schemes.



## Scheme Details

**Inception Date (Date of Allotment):** 30th December, 2015  
**Index:** Nifty 500 TRI  
**Minimum Application Amount:** ₹ 500/- and in multiples of ₹ 500/- thereafter  
**Load Structure:** Exit Load : NIL  
**Asset Allocation Pattern:** Equity and Equity Related Instruments: 80% to 100% Debt and Money Market Instruments: 0% to 20%  
**Total Expense Ratio (TER)\*:** Regular Plan: 2.29% | Direct Plan: 0.40%  
**Portfolio Turnover Ratio (Times):** 0.32  
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13



## Net Asset Value (NAV)

as on August 29, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	32.5999
Direct Plan - Growth Option	33.0103
Regular Plan - Dividend Option	27.7808
Regular Plan - Growth Option	27.7834



## Fund Size

(as on August 31, 2025)  
**AUM:** ₹ 52.68 Crs | **Monthly Average AUM:** ₹ 53.37 Crs

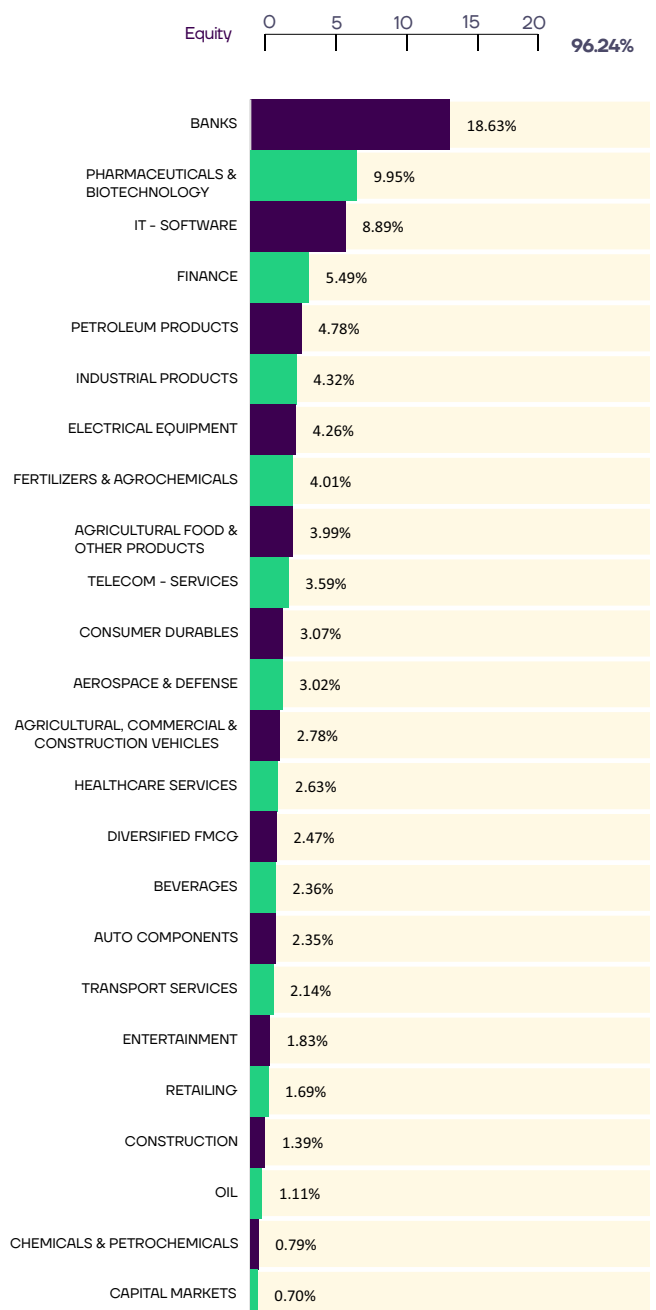


## Risk Measures

(as on August 29, 2025)  
**Std.Dev:** 13.0326 | **Beta:** 0.9072 | **Sharpe Ratio:** 0.5956  
**Std.Dev Index:** 13.4179

**Note:** No inflows/ subscriptions are accepted (including Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs) in line with Paragraph 2.8.2 of SEBI Master circular on Mutual Funds dated June 27, 2024.

## Industry Allocation Equity (%)



## Portfolio Holdings as on August 31, 2025

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
<b>EQUITY SHARES</b>					
•RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	4.78%	BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.58%
•UPL LIMITED	FERTILIZERS & AGROCHEMICALS	4.01%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	1.58%
•AXIS BANK LIMITED	BANKS	3.87%	SHRIRAM FINANCE LIMITED	FINANCE	1.54%
•CICI BANK LIMITED	BANKS	3.61%	SATHLOKHAR SYNERGYS E&C GLOBAL LIMITED	CONSTRUCTION	1.39%
•BHARTI AIRTEL LIMITED	TELECOM - SERVICES	3.59%	OIL INDIA LIMITED	OIL	1.11%
•STATE BANK OF INDIA	BANKS	3.20%	SENCO GOLD LIMITED	CONSUMER DURABLES	0.98%
•CREDITACCESS GRAMEEN LIMITED	FINANCE	3.19%	DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	0.79%
•SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	3.18%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.76%
•HDFC BANK LIMITED	BANKS	3.07%	COMPUTER AGE MANAGEMENT SERVICES LTD	CAPITAL MARKETS	0.70%
•PERSISTENT SYSTEMS LTD	IT - SOFTWARE	2.92%	APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	0.66%
THE FEDERAL BANK LIMITED	BANKS	2.80%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.66%
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION	2.78%	INDIAN BANK	BANKS	0.56%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.73%	KOTAK MAHINDRA BANK LIMITED	BANKS	0.56%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	2.68%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.55%
INFOSYS LIMITED	IT - SOFTWARE	2.65%	BANK OF MAHARASHTRA	BANKS	0.51%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.63%	UNION BANK OF INDIA	BANKS	0.45%
HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	2.47%	<b>TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent</b>		
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	2.47%	<b>3.76%</b>		
UNITED SPIRITS LIMITED	BEVERAGES	2.36%	<b>Total</b>		
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.27%	<b>100.00%</b>		
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	2.14%			
EUREKA FORBES LTD	CONSUMER DURABLES	2.09%			
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.08%			
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.07%			
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.96%			
SAREGAMA INDIA LIMITED	ENTERTAINMENT	1.83%			
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.74%			
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.72%			
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.69%			
VEDANT FASHIONS LIMITED	RETAILING	1.69%			
USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.59%			

\*Top 10 Holdings

## Performance as on August 29, 2025

Period	Navi ELSS Tax Saver Fund - Regular Growth	NIFTY 500 TRI*®	NIFTY 50 TRI*®	Navi ELSS Tax Saver Fund - Direct Growth	NIFTY 500 TRI*®	NIFTY 50 TRI*®
1 Year CAGR %	-8.82%	-4.42%	-2.01%	-7.08%	-4.42%	-2.01%
3 Years CAGR %	11.09%	14.67%	12.49%	13.22%	14.67%	12.49%
5 Years CAGR %	15.50%	20.36%	17.92%	17.74%	20.36%	17.92%
Since Inception CAGR %	11.15%	14.64%	13.81%	13.14%	14.64%	13.81%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	27786.60	37499.53	34931.31	33,010.60	37,499.53	34,931.31
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	9120.71	9559.27	9799.07	9,294.18	9,559.27	9,799.07
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	13709.46	15079.54	14235.69	14,512.64	15,079.54	14,235.69
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	20547.81	25247.56	22786.37	22,612.32	25,247.56	22,786.37

\*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @@-Additional Benchmark.

## SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	115
Total Amount Invested (in ₹)	120000	360000	600000	1160000
Present Value (in ₹)	1,17,753	4,07,691	7,80,744	200,6508
Nifty 500 TRI	1,21,253	4,40,025	8,76,690	251,4312
Total No. Units	4,238	14,672	28,098	72,211
Yield (%)	-3.50	8.28	10.49	10.95

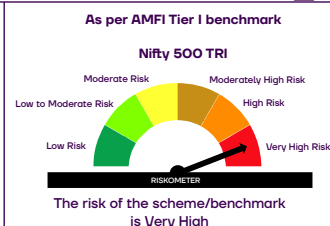
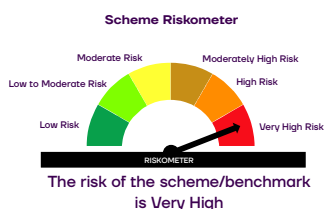
### SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

## This Product Is Suitable For Investors Who Are Seeking<sup>^</sup>

- Capital appreciation over the long term
- Investment in equity and equity related instruments.

<sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



# Navi Liquid Fund

**An Open-Ended Liquid Scheme -  
Relatively Low interest rate risk and Moderate Credit Risk**



## Investment Objective

To provide a high level of liquidity with reasonable returns commensurate with low risk through a portfolio of money market and debt securities. There is no assurance that the investment objective of the scheme will be achieved.



## Fund Manager

**Mr. Tanmay Sethi** is managing this fund w.e.f. 1st February, 2024.  
Mr. Tanmay Sethi manages 2 schemes



## Scheme Details

**Inception Date (Date of Allotment):** 19th Feb, 2010

**Index:** CRISIL Liquid Debt A-I TRI

**Minimum Redemption Amount** ₹100/- and in multiples of ₹1/- thereafter

**Load Structure:**

Exit Load :

Investment period i.e. no of days from date of subscription NAV	Exit Load as a % of Redemption Proceeds
1 Day	0.0070%
2 Days	0.0065%
3 Days	0.0060%
4 Days	0.0055%
5 Days	0.0050%
6 Days	0.0045%
7 Days or more	NIL

**Note:** No exit load shall be applicable on switches from Regular Plan to Direct Plan, and vice versa under the scheme. w.e.f. April 23, 2025.

**Asset Allocation Pattern:** Debt and Money Market Instruments with maturity/residual maturity: up to 91 days: 0% to 100%

Cash & Cash equivalents: 0% to 100%

**Total Expense Ratio (TER)\*:** Regular Plan: 0.20% | Direct Plan: 0.15%

# - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13



## Net Asset Value (NAV)

as on August 31, 2025

Scheme	NAV (in ₹)
Direct Plan - Daily Dividend Option -----	10.0129
Direct Plan - Growth Option -----	28.9084
Direct Plan - Monthly Dividend Option -----	10.0156
Direct Plan - Weekly Dividend Option -----	10.0128
Regular Plan - Daily Dividend Option -----	10.0129
Regular Plan - Growth Option -----	28.6509
Regular Plan - Monthly Dividend Option -----	10.0155
Regular Plan - Weekly Dividend Option -----	10.0132
Unclm Red Div < 3 Yrs -----	28.8072
Unclm Red Div > 3 Yrs -----	10.0000



## Fund Size (as on August 31, 2025)

**AUM:** ₹ 69.33 Crs | **Monthly Average AUM:** ₹ 82.84 Crs



## Risk Measures

(as on August 31, 2025)

**Std.Dev:** 0.1395 | **Beta:** 0.8694 | **Sharpe Ratio:** 7.2421

**Std.Dev Index:** 0.1430

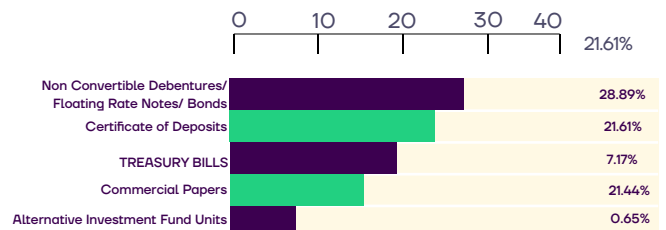
## Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	56.13%
BELOW_90_DAYS	28.69%
Alternative Investment Fund Units	0.65%
Cash & Cash Equivalent	14.53%

## Debt Quants

Portfolio Yield	5.75
Avg Mat. (yrs)	0.07
Macaulay Duration(Yrs)	0.07
Modified Duration (Yrs)	0.07

## Industry Allocation Equity (%)



## Performance as on August 31, 2025

Period	Navi Liquid Fund - Regular Growth	Crisil Liquid Fund A-1 TRI* @	1 YR GOVT T-BILL @	Navi Liquid Fund - Direct Growth	Crisil Liquid Fund A-1 TRI* @	1 YR GOVT T-BILL @
1 Year CAGR %	6.54%	6.83%	7.05%	6.59%	6.83%	7.05%
3 Years CAGR %	6.66%	6.98%	6.98%	6.70%	6.98%	6.98%
5 Years CAGR %	5.47%	5.68%	5.59%	5.52%	5.68%	5.59%
10 Years CAGR %	6.08%	6.17%	6.28%	6.16%	6.17%	6.28%
Since Inception CAGR %	7.01%	6.88%	6.41%	6.80%	6.75%	6.52%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	28650.90	28119.82	26256.66	23,005.25	22,884.23	22,273.98
Current Value of investment if ₹10000/- was invested 1 Year Ago	10655.61	10685.38	10707.21	10,660.89	10,685.38	10,707.21
Current Value of investment if ₹10000/- was invested 3 Years Ago	12137.28	12248.40	12247.97	12,153.30	12,248.40	12,247.97
Current Value of investment if ₹10000/- was invested 5 Years Ago	13051.11	13181.03	13130.29	13,081.44	13,181.03	13,130.29
Current Value of investment if ₹10000/- was invested 10 Years Ago	18049.39	18204.97	18383.29	18,180.99	18,204.97	18,383.29

\*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard TRIs prescribed are as per the applicable circular by SEBI. @- TRI is Additional TRI.

## Portfolio Holdings as on August 31, 2025

Portfolio Holdings	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSITS</b>		<b>21.61%</b>
★ AXIS BANK LIMITED	CRISIL A1+	7.21%
★ CANARA BANK	CRISIL A1+	7.21%
★ BANK OF BARODA	IND A1+	7.19%
★ <b>COMMERCIAL PAPERS</b>		<b>21.44%</b>
★ ICICI SECURITIES LIMITED	CRISIL A1+	7.21%
★ BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	7.12%
★ TIME TECHNOPLAST LIMITED	CRISIL A1+	7.11%
★ <b>NON-CONVERTIBLE DEBENTURE / ZCB</b>		<b>28.89%</b>
★ LIC HOUSING FINANCE LIMITED	CRISIL AAA	7.23%
★ SIDBI	ICRA AAA	7.23%
SUNDARAM FINANCE LIMITED	ICRA AAA	7.22%
POWER FINANCE CORPORATION LIMITED	CRISIL AAA	7.21%
<b>TREASURY BILLS</b>		<b>7.17%</b>
91 DAYS TREASURY BILL 09-OCT-2025	SOVEREIGN	7.17%
<b>Alternative Investment Fund Units</b>		<b>0.65%</b>
SBI FUNDS MANAGEMENT PVT LMTD		0.65%
<b>GOVT SECURITIES / SDL</b>		<b>5.71%</b>
8.23% GUJARAT SDL - 09-SEP-2025	SOVEREIGN	3.57%
8.24% TAMIL NADU SDL - 09-SEP-2025	SOVEREIGN	2.14%
<b>TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent</b>		<b>14.53%</b>
<b>Total</b>		<b>100.00%</b>

\*Top 10 Holdings

## SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	186
Total Amount Invested (in ₹)	120000	360000	600000	1860000
Present Value (in ₹)	1,24,029	3,98,186	7,01,899	3152965
ICRA Liquid Index	-	-	-	-
Total No. Units	4,329	13,898	24,498	110047
Yield (%)	6.28	6.65	6.21	6.47

### SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or gurantee protection against a loss in a declining market.

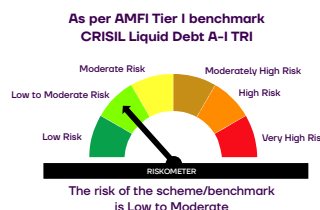
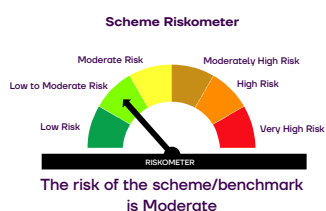
### Potential Risk Class (PRC) Matrix- Class B-1

Potential Risk Class			
Credit Risk ➡	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		Class B-1	
Moderate (Class II)			
Relatively High (Class III)			

## This Product Is Suitable For Investors Who Are Seeking<sup>^</sup>

- Income over short term.
- Investments in debt and money market Instruments

<sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



NAVI LIQUID FUND				
Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
REGULAR PLAN MONTHLY DIVIDEND	29-Aug-25	0.05053	0.05053	10.0631
DIRECT MONTHLY DIVIDEND	29-Aug-25	0.05107	0.05107	10.0637
REGULAR PLAN MONTHLY DIVIDEND	25-Jul-25	0.04348	0.04348	10.0561
DIRECT MONTHLY DIVIDEND	25-Jul-25	0.04398	0.04398	10.0566
REGULAR PLAN MONTHLY DIVIDEND	27-Jun-25	0.04554	0.04554	10.0581
DIRECT MONTHLY DIVIDEND	27-Jun-25	0.04608	0.04608	10.0587
REGULAR PLAN MONTHLY DIVIDEND	30-May-25	0.05808	0.05808	10.0707
DIRECT MONTHLY DIVIDEND	30-May-25	0.05863	0.05863	10.0712
REGULAR PLAN MONTHLY DIVIDEND	25-Apr-25	0.04752	0.04752	10.0601
DIRECT MONTHLY DIVIDEND	25-Apr-25	0.04805	0.04805	10.0607
REGULAR PLAN MONTHLY DIVIDEND	28-Mar-25	0.05309	0.05309	10.0657
DIRECT MONTHLY DIVIDEND	28-Mar-25	0.05360	0.05360	10.0662
REGULAR PLAN MONTHLY DIVIDEND	28-Feb-25	0.05091	0.05091	10.0635
DIRECT MONTHLY DIVIDEND	28-Feb-25	0.05129	0.05129	10.0639
REGULAR PLAN MONTHLY DIVIDEND	31-Jan-25	0.06636	0.06636	10.0790
DIRECT MONTHLY DIVIDEND	31-Jan-25	0.06696	0.06696	10.0796
REGULAR PLAN MONTHLY DIVIDEND	27-Dec-24	0.05022	0.05022	10.0628
DIRECT MONTHLY DIVIDEND	27-Dec-24	0.05063	0.05063	10.0632
REGULAR PLAN MONTHLY DIVIDEND	29-Nov-24	0.06442	0.06442	10.0770
DIRECT MONTHLY DIVIDEND	29-Nov-24	0.06491	0.06491	10.0775



FUNDS AT A GLANCE FOR NAVI MUTUAL FUND																				
Scheme Name	Additional Purchase amt.	Additional Purchase in multiples above	Minimum Redemption	Min Redemption units	Redemption Payout Cycle	SIP	SIP Frequency	SIP Min amt	SIP Min no. of Chqs	SIP Starting Date	SWP	SWP Frequency	SWP Min. Amt	SWP Starting Date	STP	STP Frequency	STP Min Amt	STP Starting Date	TER (InclGST)	AUM as on August 31, 2025
<b>Navil Flexi Cap Fund</b> An open-ended equity scheme investing across large, mid & small cap stocks.	₹ 100/-	Multiples of ₹ 1/- thereafter	₹ 100 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Daily Weekly Fortnightly Monthly Quarterly & Half Yearly	Daily- ₹100 Weekly- ₹100 Fortnightly- ₹100 Monthly- ₹100 Quarterly- ₹100 Half Yearly- ₹100	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily, Weekly Fortnightly, every alternate wednesday/ Monthly-Any Day of the month except 29th, 30th, 31st/Quarterly - Any Day of the month except for each Quarter (ie. January, April, July, October)	Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 100/- each Fortnightly Weekly & Monthly ₹ 100 each	Daily, Weekly (every Wednesday Fortnightly)Monthly(as on specified dates)	Reg - 2.23% Dir - 0.56%	₹ 251.73 Crs
<b>Navil Large &amp; Midcap Fund</b> An open-ended equity scheme investing in both large cap and mid cap stocks.	₹ 100/-	Multiples of ₹ 1/- thereafter	₹ 100 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Daily Weekly Fortnightly Monthly Quarterly & Half Yearly	Daily- ₹100 Weekly- ₹100 Fortnightly- ₹100 Monthly- ₹100 Quarterly- ₹100 Half Yearly- ₹100	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Monthly-Any Day of the month except 29th, 30th, 31st/Quarterly - Any Day of the month except for each Quarter (ie. January, April, July, October)	Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 100/- each Fortnightly Weekly & Monthly ₹ 100 each	Daily, Weekly (every Wednesday Fortnightly)Monthly(as on specified dates)	Reg - 2.26% Dir - 0.52%	₹ 311.32 Crs
<b>Navil Aggressive Hybrid Fund</b> An open-ended hybrid scheme investing in equity and equity related instruments.	₹ 100/-	Multiples of ₹ 1/- thereafter	₹ 100 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Daily Weekly Fortnightly Monthly Quarterly & Half Yearly	Daily- ₹100 Weekly- ₹100 Fortnightly- ₹100 Monthly- ₹100 Quarterly- ₹100 Half Yearly- ₹100	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Monthly-Any Day of the month except 29th, 30th, 31st/Quarterly - Any Day of the month except for each Quarter (ie. January, April, July, October)	Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 100/- each Fortnightly Weekly & Monthly ₹ 100 each	Daily, Weekly (every Wednesday Fortnightly)Monthly(as on specified dates)	Reg - 2.27% Dir - 0.55%	₹ 122.34 Crs
<b>Navil Elss Tax Saver Fund</b> An open-ended equity linked saving scheme with a statutory lock-in period of 5 years and tax benefit.	₹ 500/-	Multiples of ₹ 500/- thereafter	₹ 500 /- and in multiples of ₹ 1/- thereafter	100 units or account balance whichever is lower	T+1*	Yes	Daily Weekly Fortnightly Monthly Quarterly & Half Yearly	Daily- ₹500 Weekly- ₹500 Fortnightly- ₹500 Monthly- ₹500 Quarterly- ₹500 Half Yearly- ₹500	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Monthly-Any Day of the month except 29th, 30th, 31st/Quarterly - Any Day of the month except for each Quarter (ie. January, April, July, October)	Yes	Monthly & Quarterly	Monthly- ₹500/- Quarterly- ₹1500/-	Monthly: 5th of the month; quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily- ₹ 500/- Fortnightly Weekly & Monthly ₹ 500	Daily, Weekly (every Wednesday) Fortnightly (every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.29% Dir - 0.40%	₹ 52.68 Crs
<b>Navil Liquid Fund</b> An Open-Ended Liquid Scheme - Relatively Low interest rate risk and moderate Credit Risk	₹ 100/-	Multiples of ₹ 1/- thereafter	₹ 100 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Daily Weekly Fortnightly Monthly Quarterly & Half Yearly	Daily- ₹100 Weekly- ₹100 Fortnightly- ₹100 Monthly- ₹100 Quarterly- ₹100 Half Yearly- ₹100	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Monthly-Any Day of the month except 29th, 30th, 31st/Quarterly - Any Day of the month except for each Quarter (ie. January, April, July, October)	Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly - ₹10/-	Monthly: 5th of the month; quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily- ₹ 100/- Fortnightly Weekly & Monthly ₹ 100	Daily, Weekly (every Wednesday) Fortnightly (every alternate Wednesday) Monthly (as on specified dates)	Reg - 0.20% Dir - 0.15%	₹ 69.33 Crs

**Note:** The Trustee will endeavor to declare the Dividend as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declarations 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 Dividend nor that the Dividend will be paid regularly. Dividend payable under Dividend Payout of Income Distribution cum Capital Withdrawal option (Weekly Option) is equal to or less than ₹500 then the Dividend would be compulsorily reinvested in the option of the Scheme. In case an investor fails to specify his preference of Plans/Sub Plans/Options in the above mentioned schemes, the default Plan/Sub Plan/Options would be as above. \* SWP/STP available only after completion of statutory lock-in period of 3 years from the date of investment by the investor.

\*endeavourours T+1

Any information herein contained does not constitute and shall be deemed not to constitute an advice, an offer to sell/ purchase or as an invitation or solicitation to do so for any securities of any entity, and further, Navi AMC Limited. Its subsidiaries / affiliates/ sponsors / trustee (Navi Trustee Limited) or their officers, employees, personnel, directors may be associated in a commercial, professional or personal capacity or may have a commercial interest including as proprietary traders in or with securities and / or companies or issues or matters as contained in this publication and such commercial capacity or interest whether or not differing with or conflicting with this publication, shall not make or render (Navi Trustee Limited) liable in any manner whatsoever & (Navi Trustee Limited) or any of their officers, employees, personnel, directors shall not be liable for any loss, damage, liability whatsoever for any direct or indirect loss arising from the use or access of any information that may be displayed in this publication form time to time. Recipients of the information contained herein should exercise due care and caution and read the Scheme information Document(s) and Statement of Additional Information (including if necessary, obtaining the advice of tax/legal/accounting/financial/ other professionals) prior to taking of any decision, acting or omitting to act, on the basis of the information contained herein.

**Statutory details:** Navi Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Navi MF Sponsor Private Limited (Formerly known as Anmol Como Broking Private Limited) (liability restricted to ₹1Lakh)

**Returns of top 3 and bottom 3 funds managed by Ashutosh Shirwaikar**

Mr. Ashutosh Shirwaikar								
Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%
Navi Nifty Bank Index Fund	10.36	10.55	5.14	5.33	11.30	11.65	-	-
Navi Nifty 50 Index Fund	11.82	12.29	(2.16)	(2.01)	12.28	12.49	-	-
Navi BSE Sensex Index Fund	10.40	11.59	(2.21)	(2.01)	-	-	-	-
Navi Nifty IT Index Fund	1.55	2.94	(16.12)	(15.97)	-	-	-	-
Navi Nifty Next 50 Index Fund	12.56	13.54	(12.09)	(11.88)	15.00	15.41	-	-
Navi Nifty India Manufacturing Index Fund	18.99	20.78	(7.08)	(4.42)	13.22	14.67	17.74	20.36

**Disclaimer:** The returns of the top 3 and bottom 3 funds managed by Ashutosh Shirwaikar are based on one year of data analysis.

Mr. Tanmay Sethi								
Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%
Navi Liquid Fund - Direct Growth	7.01	6.88	6.59	6.83	6.70	6.98	5.52	5.68
Navi Aggressive Hybrid Fund - Direct Growth	10.18	12.07	0.86	(0.24)	14.36	11.69	16.74	14.94

Past Performance may or may not be sustained in the future.

**Note:**

- Mr. Ashutosh Shirwaikar manages 15 schemes.
- Mr. Tanmay Sethi manages 2 schemes.
- Different plans shall have a different expense structure. The performance details provided herein are of direct plan.  
OPOA - [contact.mf@navi.com](mailto:contact.mf@navi.com)

## NAVI MUTUAL FUND OFFICES

**Registered Office / Investment & Operations Office:** Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Hobli, Bengaluru, Karnataka 560102.

**Note:** These locations are official Points of Acceptance.

**Registrar and Transfer Agent :** Rayala Tower-1, 158 Anna Salai, Chennai - 600002/ (Computer Age Management Services Limited (CAMS))

## LIST OF POINT OF ACCEPTANCES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED (CAMS)

111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 camsaahm@camsonline.com . Trade Centre, 1st Floor, 45, Dikens Road ( Next to Manipal Centre ) , Bangalore, Karnataka, 560042 camsbgl@camsonline.com . Plot No-501/17411846, Office No-203 (2nd Floor), Centre Point, Sriya Talkies Road, Khavrel Nagar, Unit-3, Nubhansapur-751001, Odisha camsbhr @camsonline.com . Deepak Tower, SCO 154-155, 1st Floor- Sector 17- Chandigarh- Punjab-160017 camscba@camsonline.com . Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakam- Chennai- Tamilnadu- 600034 camsbtl@camsonline.com . Building Name Modayil, Door No. 39/2638 D.J. 2nd Floor 2A M.G. Road, Cochin - 682 016 camssc@camsonline.com . No.1354, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venkateswara Bakery, Coimbatore-641002 camscbe@camsonline.com . Plot No.3601, Nazrul Sarani, City Centre, Durgapur-713216 camscbi@camsonline.com . Office No.103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001 camsgoa@camsonline.com . 208, II Floor, Jade Arcade, Paradise Circle, Hyderabad, Telangana, 5000033 camshyd@camsonline.com . 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001 camcind@camsonline.com . R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 camsjai@camsonline.com . I Floor 106 to 108 City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001 camskpr@camsonline.com . 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071 camscal@camsonline.com . Office No.107/1st Floor, Vaisali Arcade Building, Plot No. 11, 6 Park Road, Lucknow-226001 camsluc@camsonline.com . U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowat Road, Ludhiana, Punjab, 141002 camslhd@camsonline.com . Shop No 3 2nd Floor Surya Towers, No 272/273 Goodshed Street, Madurai - 625001 camsmdu@camsonline.com . No. G 4 & G 5, Jlnland Monarch Opp. Karnataka Bank Kadri Main Road, Kaddi, Mangalore, Karnataka, 575003 camsmang@camsonline.com . Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 camsbby@camsonline.com . 145 Lendra, New Ramdaspeth, Nagpur, Maharashtra, 440010 camsnpr@camsonline.com . CAMS Service Centre, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001 camsel@camsonline.com . G-3, Ground Floor, OM Complex Near Saket Tower, SP Verma Road, Patna, Bihar, 800001 camspat@camsonline.com . Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 camspun@camsonline.com . Shop No.G-5, International Commerce Centre, Nr.Kadwala School, Majura Gate, Ring Road, Surat-395002 camssur@camsonline.com . 103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007 camsvad@camsonline.com . 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Lobbipet, Vijayawada, Andhra Pradesh, 520010 camsvu@camsonline.com . Flat No GF2, D NO 47-3-22, Vignewsara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH camsviz@camsonline.com . No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh-282002 camsgag@camsonline.com . AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001 camsjm@camsonline.com . 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh-211001 camsal@camsonline.com . 256A, Scheme No.1, Arya Nagar, Alwar, Rajasthan, 301001 camsalw@camsonline.com . 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 camsama@camsonline.com . 3rd Floor, Bearing Unit No-315, Mukut House, Amritsar-143001 camsamti@camsonline.com . 101, A.P. Tower, B/H, Sardhar Gunj, Near to Nuthawani Chambers, Anand Gujarat 388001 camsaan@camsonline.com . Block - G 1st Floor, P C Chatterjee Market Complex Rambandha Talab PO, Ushagaram Asansol Westbengal Pin No 713503 camsaas@camsonline.com . 2nd Floor, Block No D-21-D-22, Motiwalda Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad-431001 camsaaur@camsonline.com . Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 camsbcl@camsonline.com . Kalika Temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur-760002 camsbpr@camsonline.com . 305-306, Sterling Point, Waghowadi Road, Opp. HDFC Bank, Bhavnagar Gujarat 364002 camsbha@camsonline.com . 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 camsbhi@camsonline.com . C/o Kodwani Associates Shope No 211-213 2nd Floor Indra Prasth Tower sram Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan) camsbhl@camsonline.com . Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011 camsbhp@camsonline.com . Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 camsbkr@camsonline.com . No.399, G T Road, 1st floor, Above exide show room , Burdwani Westbengal 713101 camsbdw@camsonline.com . 29/970 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 camscit@camsonline.com . Near Indian Overseas Bank Cantonment Road, Mata Math, Cuttack, Orissa, 753001 camscut@camsonline.com . 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 camsdvg@camsonline.com . 204/121 Narl Shipil Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 camsdun@camsonline.com . Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad, Jharkhand, 826001 camsdha@camsonline.com . 197, Seshalayer Complex, Agraharam Street, Erode, Tamilnadu, 638001 camserd@camsonline.com . B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001 camsfab@camsonline.com . 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 camsgba@camsonline.com . Shop No.5 & 6, 3rd Floor, Cross Road The mall A D Tirahab, Bank Road, Gorakhpur-273001 camsgor@camsonline.com . Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002 camsgun@camsonline.com . Unit No-115, First Floor Vipul Agora Building, Sector-28, Near Sahara Mall Mehrauli, Gurgaon Road, Chakkapur , Gurgon-122001 camsgur@camsonline.com . Piyali Phukan Road, K.C.Path, House No.1, Rehbari, Guwahati-781008 camsgwt@camsonline.com . G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh-474002 camsgwa@camsonline.com . No.204 - 205, 1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka, 580029 camshub@camsonline.com . 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001 camsjab@camsonline.com . 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001 camsjal@camsonline.com . Rustumji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon, Maharashtra, 425001 camsjlg@camsonline.com . 207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001 camsjam@camsonline.com . Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 camsjpn@camsonline.com . 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003 camsjod@camsonline.com . 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001 camskhp@camsonline.com . B-33 'Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan, 324007 camskot@camsonline.com . 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam P O, Kottayam-686501 camsktm@camsonline.com . 108 1st Floor Shivam Palace, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002 camsmee@camsonline.com . H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite State Tax Office, Moradabad-244001 camsmbd@camsonline.com . Brahman Toil, Durgasthan Gola Road, Muazfarpur, Bihar, 842001 camsmuz@camsonline.com . No.1st Floor, CH-26 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Suram, Mysore, Karnataka, 570009 camsmys@camsonline.com . 1st Floor, "Shradha Niketan", Opp Hotel City Pride, Sharanpur Road, Nasik-422002 camsnks@camsonline.com . 97/56, I Floor, Immadisetty Towers, Ranganyakupet Road, Santhapet, Nellore, Andhra Pradesh, 524001 camsnel@camsonline.com . SCO 85-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 camspan@camsonline.com . No. 35 New Lal Bagh, Opp. Polo Ground, Patiala-147001 camspat@camsonline.com . S-8, 100, Jawahar Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 camspdy@camsonline.com . HIG-C-23 Sector -1 Deventra Nagar, Raipur, Chattisgarh, 492004 camsrar@camsonline.com . Door No- 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapatthi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh, 533101 camsrhm@camsonline.com . Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001 camsrja@camsonline.com . 4, HB Road No: 206, 2nd Floor Sri Lok Complex H B Road Near Pirayal, Ranchi, Jharkhand, 834001 camsrnc@camsonline.com . 2nd Floor, J B S Market Complex, Uditi Nagar, Rourkela-769012 camsrour@camsonline.com . No.2, I Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu, 636016 camssal@camsonline.com . C/o Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa, 768001 camssam@camsonline.com . No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpura, Siliguri-734001 camssil@camsonline.com . I (I), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 camstpr@camsonline.com . No. F4, Magnam Suroksa Apts, Tiruvananthapuram Road, Tirunelveli-627002 camstvr@camsonline.com . Room No. 26 & 27 Dee Pee Plaza, Kakkal, Trichur, Kerala, 680001 camstrtc@camsonline.com . No.81, Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 camstrth@camsonline.com . R S Complex, Opp of LC Building, Pattom PO, Trivandrum, Kerala, 695004 camstvm@camsonline.com . No.32, Ahinsapur, Fatehpura Circle, Udaipur-315001 camsudp@camsonline.com . 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad, Gujarat, 396001 camsvat@camsonline.com . Office no 1, Second floor, Bhawani Market, Building No D-58/2-A1, Rathyatra Bidesh Kuber Complex, Varanasi, Uttarpradesh-221010 camsvar@camsonline.com . AKT Complex, 2nd Floor, No.1,3, New Sanskarapalayan Road Talagote, Vellore-632001 camsvel@camsonline.com . Hno. 2-4-641, F-7, 1st Floor, A&B M.Kall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001 camswgl@camsonline.com . B C Sen Road, Bankasore, Orissa, 756001 camsbis@camsonline.com . JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004 camsjmu@camsonline.com . No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-585102 camsbry@camsonline.com . 214-215, 2nd floor, Shivani Park, Opp. Shankeshwar Complex, Kaliawadi, Navsari -396445, Gujarat camsnvs@camsonline.com . SCO 06, Ground Floor, MR Complex, Near Sanlipat Stand Delhi Road, Rohtak-124001 camsmro@camsonline.com . Shop No. 6, Door No 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati-517501, Andhra Pradesh camstpu@camsonline.com . A - 1/50, Block A Kalyani - Nadia Dt. PIN- 741235 camskal@camsonline.com . Office No.4-5, First Floor, RTO Relocation Commercial Complex-B, Opp. Fire Station, Near RTO Circle, Bhuj-Kutch-370001 camsbuj@camsonline.com . 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Ground Floor, Gurudwara Road, Near Old Vijaya Park, Bhagalpur - 812001 camsbpl@camsonline.com . F-62-63, 2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 camsbly@camsonline.com . Opp. RLT Science College Civil Lines, Akola, Maharashtra, 444001 camskoak@camsonline.com . 124-B/R, Model Town Yamanagar, Yamuna Nagar, Haryana, 135001 camsnrn@camsonline.com . SSM Jalan Road Ground floor Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 81412 camsedo@camsonline.com . HNo.71-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001 camskri@camsonline.com . Bandi Subbaramohali Complex, D.No.3/1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001 camskdp@camsonline.com . I Floor, Opp. Panchayath Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001 camssml@camsonline.com . Room No.PP.14/435 Casa Marina Shopping Centre Talap, Kannur, Kerala, 670004 camsknr@camsonline.com . 1st Floor, Subhadra Complex Urban Bank Road Mehnsa, Gujarat, 384002 camsmno@camsonline.com . Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301 camshaz@camsonline.com . 15-570-33, I Floor Pallavi Towers, Subash Road Opp: Canara Bank, Anantapur, Andhra Pradesh, 515001 camsatp@camsonline.com . Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001 camskrl@camsonline.com . No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001 camshsr@camsonline.com . 18 L Block Sri Ganganganar, Rajasthan, 335001 camsgnr@camsonline.com . 2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001 camsbti@camsonline.com . No.65 1st Floor Kishnapa Compound Ist, Cross, Hosmane Extn, Shimoga, Karnataka, 577201 camsshi@camsonline.com . Door No 18/507/3 Anugraha, Garden Street, College Road, Palakkad-678 001, Kerala camspkd@camsonline.com . F-4-Classic Heritage, Near Axis Bank, Opp.BPS Club, Paljifond, Margao, Goa-403601 camsmrg@camsonline.com . 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu, 639002 camskar@camsonline.com . Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Kanika 334001 camsknk@camsonline.com . D.No.25-4-29, 1st floor, Kommireddy vari street, Beside Ward Road, Opp swathi medicals, Kakinada- 533001 camskkd@camsonline.com . Shop No.B-104, First Floor, Near Anapurna Plaza, Link Road, Bilaspur (C.G.)-495001 camsbil@camsonline.com . 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vijapur, Gujarat, 391965 camsvap@camsonline.com . SCO 48-49, Ground Floor, opp. peer, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134 003 camsam@camsonline.com . Advisor Chomwuhani (Ground Floor), Krishnanagar, Agartala, Tripura, 799001 camsgag@camsonline.com . I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh, 247001 camssah@camsonline.com . "Silver Palace" OT Road, Inda -Kharaagur, G.P.-Barakola, P.S.Kharaagur Local, Dist West Midnapore-721305 camskhg@camsonline.com . 1st Floor, Room No-61(63), International Shopping Mall, Opp ST Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla-689105 camstlv@camsonline.com . Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Agency, Alleppey, Kerala, 688001 camsalp@camsonline.com . E-3, Ground Floor, Sector 3, Near Fresh Food factory, Noida-201301 camsnoid@camsonline.com . Dev Corpora, 1st Floor, Office No.102, Cadbury Junction, Eastern Express Way, Thane-400601 camsthne@camsonline.com . No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai-400069 camsbah@camsonline.com . Jyeshwar Krupa Bldg Shop, NO.2, Ground Floor, Tilok Chowk, Harbhat Road, Sangli, Maharashtra-416416 camssgi@camsonline.com . Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 camsjna@camsonline.com . Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077 camsgkp@camsonline.com . 501 - TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092 Cambsor@camsonline.com . BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705 camsvsh@camsonline.com . Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura-110034 camspdel@camsonline.com . 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West Tambaram, Chennai-600045 camstam@camsonline.com . 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Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001 Not applicable. No.158, Rayala Tower-1, Anna salai, Chennai-600002 chennai.isc@camsonline.com . No.3, 1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003 camsamn@camsonline.com . C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor, JAMIA COMLEX STATION ROAD BASTI PIN - 272002 camsbst@camsonline.com . 2nd Floor, Parasara Road, Near Surya Lodge, Shop No.2, Civil Lines, 45, Ground Floor, Hatli Krish Residency, Roorkee, Uttarakhand 247667 camsrke@camsonline.com . 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 camscor@camsonline.com . Ground Floor, Belbhadrapur, Near Sahara Office, Laheriaasari, Darbhanga-846001 camsdar@camsonline.com . 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701 camsdmp@camsonline.com . House No 3140, Opp Liberty Function, Jamnatal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001 camsdhu@camsonline.com . 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001 camsfzd@camsonline.com . Shyam Sadan, First Floor, Plot No.120, Sector 1/A, Gandhidham-370201 camsgdm@camsonline.com . Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka 585101 camsglg@camsonline.com . MOUZA-BASUDEVPUR, J.L. No. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602 camshld@camsonline.com . Durga City Centre, Nanital Road, Haldwani, Uttarakhand-263139 camshdw@camsonline.com . D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001 camshimn@camsonline.com . Near Archies Gallery, Shimla Pahar Chowk, Hoshiarpur, Punjab 146001 camshsp@camsonline.com . 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No.9, New Town, Opp. Jaswal Hotel, Daman Building, Moga-142001 camsmog@camsonline.com . 156A / 1, First Floor, Lakshmi Vilas Building, Opp To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 camsmnk@camsonline.com . Gopal Trade center, Shop No.13-14, 3rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-388001 camspal@camsonline.com . 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Re Bareilly Uttar pradesh -229001 camsrre@camsonline.com . No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam Tamilnadu-626117 camsrjp@camsonline.com . Daffria & Co.No.18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 457001 camsrml@camsonline.com . Orchid Tower, Gr Floor, Gola No.06, S.No.301/Palki 1/2, Nacheane Municipality Aat, Arogya Mandir, Nacheane Link Road, At Post, Tal.Ratnagiri Dist.Ratnagiri 415612 camsrng@camsonline.com . 22, Civil Lines, 45, Ground Floor, Hatli Krish Residency, Roorkee, Uttarakhand 247667 camsrke@camsonline.com . Opp. Sonamni Automobiles, Bhogwanagar Sagar, Madhya Pradesh 470002 camssga@camsonline.com . Biljipura, Near Old Distt Hospital, Jalil Road, Shahjahanpur Uttarpradesh-242001 camsspn@camsonline.com . Ground Floor of CA Deepak Gupta, M G Complex, Bhawna marg, Beside Over Bridge, bansla Cinema Market, Sira Haryana, 125055 camssrs@camsonline.com . Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 camstsp@camsonline.com . 1st Floor, Above Sharma General Store, Near Sakri Rest house, The Mall, Solan, Himachal Pradesh, 173212 camssol@camsonline.com . Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, Andhra Pradesh 532001 camsrk@camsonline.com . 967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001 camssln@camsonline.com . Shop No.12,M.D. Residency, Swastik Cross Road, Surendranagar - 363001 camssng@camsonline.com . Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam, Pin - 786125 camstnn@camsonline.com .

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