

Factsheet

June 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*

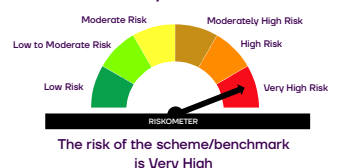
- Capital appreciation over the long term
- To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks

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.

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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
A. Equity Schemes :		
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. Debt Scheme :		
4	Navi Liquid Fund	Liquid Fund
C. Hybrid Scheme :		
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: 2.29 % | Direct Plan: 0.43%

Portfolio Turnover Ratio (Times): 0.80

- 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 June 30, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	26.0928
Direct Plan - Growth Option	26.3246
Direct Plan - Half Yearly Dividend Option	26.1261
Direct Plan - Monthly Dividend Option	26.1204
Direct Plan - Quarterly Dividend Option	26.1459
Direct Plan - Yearly Dividend Option	26.1253
Regular Plan - Dividend Option	22.9354
Regular Plan - Growth Option	22.9320
Regular Plan - Half Yearly Dividend Option	22.9356
Regular Plan - Monthly Dividend Option	22.9410
Regular Plan - Quarterly Dividend Option	22.9295
Regular Plan - Yearly Dividend Option	22.9326



Fund Size

(as on June 30, 2025)
AUM: ₹ 261.89 Crs | **Monthly Average AUM:** ₹ 257.16 Crs

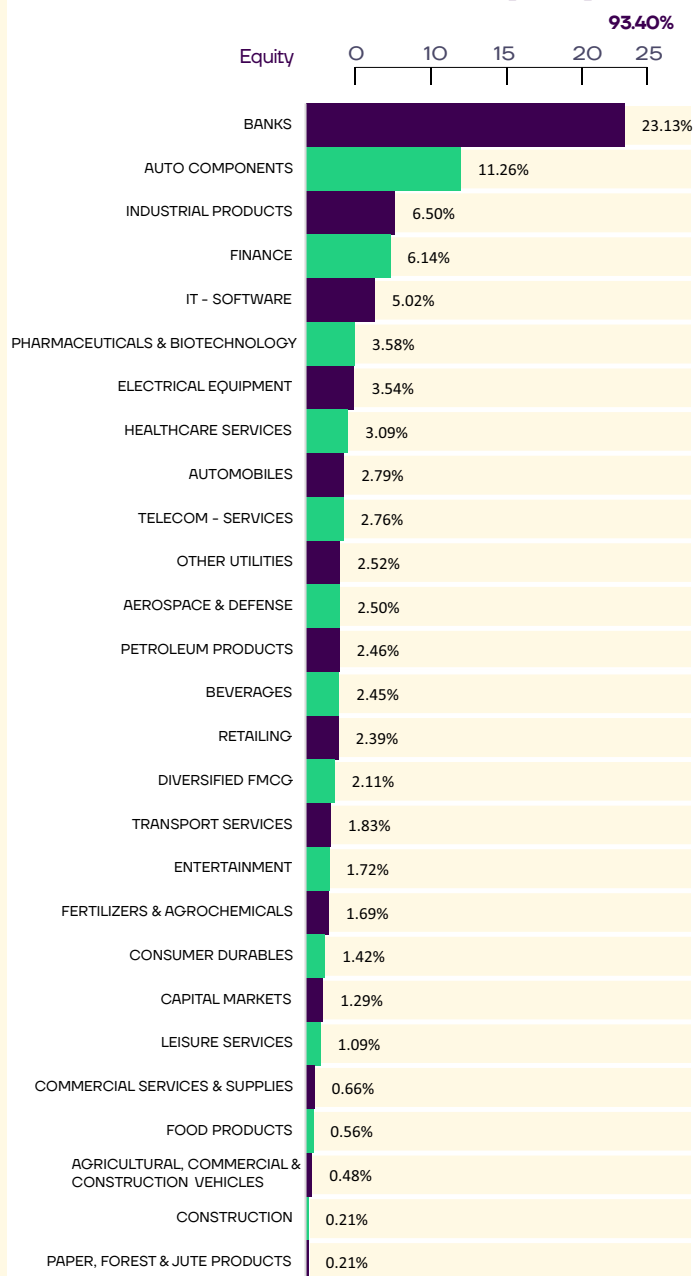


Risk Measures

Std.Dev: 13.7181 | **Beta:** 0.9126 | **Sharpe Ratio:** 0.9843

Std.Dev Index: 14.0267

Industry Allocation Equity (%)



Portfolio Holdings as on June 30, 2025

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES					
* HDFC BANK LIMITED	BANKS	6.99%	INDEGENE LIMITED	HEALTHCARE SERVICES	1.04%
* ICICI BANK LIMITED	BANKS	4.86%	GABRIEL INDIA LIMITED	AUTO COMPONENTS	0.94%
* AXIS BANK LIMITED	BANKS	3.87%	CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.86%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.76%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.83%
* SHRIRAM FINANCE LIMITED	FINANCE	2.75%	POWER FINANCE CORPORATION LIMITED	FINANCE	0.70%
* SANSEERA ENGINEERING LIMITED	AUTO COMPONENTS	2.74%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.66%
* THE FEDERAL BANK LIMITED	BANKS	2.60%	REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	0.66%
* INFOSYS LIMITED	IT - SOFTWARE	2.54%	SENCO GOLD LIMITED	CONSUMER DURABLES	0.60%
* EMS LIMITED	OTHER UTILITIES	2.52%	HDFC ASSET MANAGEMENT COMPANY LIMITED	CAPITAL MARKETS	0.59%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	2.46%	BRITANNIA INDUSTRIES LIMITED	FOOD PRODUCTS	0.56%
USHA MARTIN LTD	INDUSTRIAL PRODUCTS	2.46%	UNION BANK OF INDIA	BANKS	0.51%
ETERNAL LIMITED	RETAILING	2.39%	ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.50%
KOTAK MAHINDRA BANK LIMITED	BANKS	2.35%	INDIAN BANK	BANKS	0.50%
VARUN BEVERAGES LIMITED	BEVERAGES	2.26%	COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.49%
ITC LIMITED	DIVERSIFIED FMCG	2.11%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION	
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.10%		VEHICLES	0.48%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	2.01%	CROMPTON GREAVES CONSUMER ELECTRICAL LTD	CONSUMER DURABLES	0.47%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.83%	HEG LIMITED	INDUSTRIAL PRODUCTS	0.39%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	1.81%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.39%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.80%	TITAN COMPANY LIMITED	CONSUMER DURABLES	0.35%
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.80%	NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.25%
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.73%	SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.25%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.72%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	0.21%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.69%	LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.21%
BHARAT ELECTRONICS LIMITED	AEROSPACE & DEFENSE	1.67%	NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.21%
TATA MOTORS LIMITED	AUTOMOBILES	1.66%	BANK OF MAHARASHTRA	BANKS	0.20%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.65%	UNITED SPIRITS LIMITED	BEVERAGES	0.19%
LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	1.45%	ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.19%
UNO MINDA LIMITED	AUTO COMPONENTS	1.45%	KPIIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.17%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.41%	SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	0.17%
POLYCAB INDIA LIMITED	INDUSTRIAL PRODUCTS	1.30%	NON-CONVERTIBLE DEBENTURE / ZCB		
FIEM INDUSTRIES LTD	AUTO COMPONENTS	1.25%	CHENNAI PETROLEUM CORPORATION LIMITED	ICRA AAA	1.91%
S.J.S. ENTERPRISES LIMITED EQ	AUTO COMPONENTS	1.25%	MUTHOOT FINANCE LIMITED	CRISIL AA+	0.22%
STATE BANK OF INDIA	BANKS	1.25%	HDFC BANK LIMITED	CRISIL AAA	0.11%
HERO MOTOCORP LIMITED	AUTOMOBILES	1.13%	TREPS (including TBILL held as Collateral)/		
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.12%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	1.09%	Total		

*Top 10 Holdings

Performance as on June 30, 2025

Period	Navi Flexi Cap Fund - Regular Growth	NIFTY 500 TRI ¹ @	NIFTY 50 TRI ¹ @	Navi Flexi Cap Fund - Direct Growth	NIFTY 500 TRI ¹ @	NIFTY 50 TRI ¹ @
1 Year CAGR %	1.38%	5.64%	7.49%	3.28%	5.64%	7.49%
3 Years CAGR %	17.48%	21.97%	18.72%	19.68%	21.97%	18.72%
5 Years CAGR %	19.48%	24.02%	21.33%	21.80%	24.02%	21.33%
Since Inception CAGR %	12.62%	15.55%	14.39%	14.87%	15.55%	14.39%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	22932	27427	25561	26325	27427	25561
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10139	10568	10754	10330	10568	10754
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	16221	18155	16741	17148	18155	16741
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	24363	29352	26307	26825	29352	26307

*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	83
Total Amount Invested (in ₹)	120000	360000	600000	830000
Present Value (in ₹)	1,23,518	4,36,874	8,56,093	13,79,541
Nifty 500 TRI	1,27,313	4,75,293	9,55,360	15,92,370
Total No. Units	5,386	19,051	37,332	60,158
Yield (%)	5.53	13.01	14.21	14.45

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[^]

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

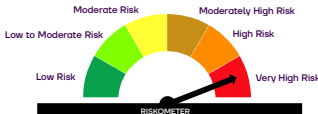
[^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme/benchmark is Very High

As per AMFI Tier I benchmark Nifty 500 TRI



The risk of the scheme/benchmark is Very High

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: 0.35%

Portfolio Turnover Ratio (Times): 0.76

- 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 June 30, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	42.5206
Direct Plan - Growth Option	43.0406
Direct Plan - Half Yearly Dividend Option	42.4152
Direct Plan - Yearly Dividend Option	42.3780
Regular Plan - Dividend Option	36.0193
Regular Plan - Growth Option	36.0235
Regular Plan - Half Yearly Dividend Option	36.0326
Regular Plan - Yearly Dividend Option	37.0502



Fund Size

(as on June 30, 2025)

AUM: ₹ 327.86 Crs | **Monthly Average AUM:** ₹ 322.23 Crs



Risk Measures

Std.Dev: 14.5111 | **Beta:** 0.9301 | **Sharpe Ratio:** 0.9866

Std.Dev Index: 14.4879

Industry Allocation Equity (%)



95.87%

BANKS	22.42%
INDUSTRIAL PRODUCTS	6.94%
FINANCE	6.93%
HEALTHCARE SERVICES	4.95%
AUTO COMPONENTS	4.78%
IT - SOFTWARE	4.58%
LEISURE SERVICES	4.38%
PHARMACEUTICALS & BIOTECHNOLOGY	4.16%
ELECTRICAL EQUIPMENT	3.50%
TRANSPORT SERVICES	3.10%
FERTILIZERS & AGROCHEMICALS	2.98%
RETAILING	2.66%
CAPITAL MARKETS	2.64%
TELECOM - SERVICES	2.55%
DIVERSIFIED FMCG	2.36%
OIL	1.87%
PETROLEUM PRODUCTS	1.81%
AUTOMOBILES	1.74%
BEVERAGES	1.67%
COMMERCIAL SERVICES & SUPPLIES	1.59%
ENTERTAINMENT	1.38%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.32%
CONSUMER DURABLES	1.29%
FINANCIAL TECHNOLOGY (FINTECH)	1.00%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.84%
MINERALS & MINING	0.56%
AEROSPACE & DEFENSE	0.48%
INSURANCE	0.45%
NON - FERROUS METALS	0.42%
CONSTRUCTION	0.32%
OTHER UTILITIES	0.20%

Portfolio Holdings as on June 30, 2025

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* HDFC BANK LIMITED	BANKS	5.68%	ITC HOTELS LIMITED	LEISURE SERVICES	0.89%
* ICICI BANK LIMITED	BANKS	3.83%	TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	0.88%
* AXIS BANK LIMITED	BANKS	3.27%	HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	0.86%
* SHRIRAM FINANCE LIMITED	FINANCE	3.09%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION	
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.98%		VEHICLES	0.84%
* ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.87%	PERSISTENT SYSTEMS LTD	IT - SOFTWARE	0.83%
* JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	2.76%	DELHIVERY LIMITED	TRANSPORT SERVICES	0.82%
* KOTAK MAHINDRA BANK LIMITED	BANKS	2.67%	BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	0.73%
* THE FEDERAL BANK LIMITED	BANKS	2.67%	BAJAJ FINANCE LIMITED	FINANCE	0.71%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.55%	SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.60%
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	2.37%	LLOYDS METALS AND ENERGY LIMITED	MINERALS & MINING	0.56%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	2.28%	NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.54%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.18%	COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.52%
APL APOLLO TUBES LIMITED	INDUSTRIAL PRODUCTS	1.99%	UNION BANK OF INDIA	BANKS	0.52%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	1.96%	ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.51%
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.94%	INDIAN BANK	BANKS	0.51%
STATE BANK OF INDIA	BANKS	1.88%	POWER FINANCE CORPORATION LIMITED	FINANCE	0.50%
RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	1.81%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.49%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.77%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.48%
INFOSYS LIMITED	IT - SOFTWARE	1.76%	LIFE INSURANCE CORPORATION OF INDIA	INSURANCE	0.45%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	1.74%	HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.42%
REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	1.59%	KPIIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.40%
HDFC ASSET MANAGEMENT COMPANY LIMITED	CAPITAL MARKETS	1.58%	ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.39%
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.54%	HEG LIMITED	INDUSTRIAL PRODUCTS	0.31%
INDEGENE LIMITED	HEALTHCARE SERVICES	1.51%	EUREKA FORBES LTD	CONSUMER DURABLES	0.26%
ITC LIMITED	DIVERSIFIED FMCG	1.50%	NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.23%
VARUN BEVERAGES LIMITED	BEVERAGES	1.47%	MPHASIS LIMITED	IT - SOFTWARE	0.22%
INFO EDGE (INDIA) LIMITED	RETAILING	1.45%	TORRENT PHARMACEUTICALS LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.21%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	1.44%	EMS LIMITED	OTHER UTILITIES	0.20%
BANK OF MAHARASHTRA	BANKS	1.39%	UNITED SPIRITS LIMITED	BEVERAGES	0.20%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.38%	SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	0.19%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.38%	REC LIMITED	FINANCE	0.18%
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.32%	LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.17%
ETERNAL LIMITED	RETAILING	1.21%	IRB INFRASTRUCTURE DEVELOPERS LIMITED	CONSTRUCTION	0.15%
UNO MINDA LIMITED	AUTO COMPONENTS	1.18%	TREPS (including TBILL held as Collateral)/		
USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.17%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		4.13%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	1.04%	Total		100.00%
CROMPTON GREAVES CONSUMER ELECTRICAL LTD	CONSUMER DURABLES	1.03%			
PB FINTECH LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	1.00%			
OIL & NATURAL GAS CORPORATION LIMITED	OIL	0.97%			
OIL INDIA LIMITED	OIL	0.90%			

*Top 10 Holdings

Performance as on June 30, 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 %	3.45%	6.00%	7.49%	5.44%	6.00%	7.49%
3 Years CAGR %	18.24%	24.96%	18.72%	20.51%	24.96%	18.72%
5 Years CAGR %	22.04%	26.88%	21.33%	24.46%	26.88%	21.33%
Since Inception CAGR %	14.33%	17.08%	14.64%	16.48%	17.08%	14.64%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	36024	45214	36979	43041	45214	36979
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10346	10603	10754	10547	10603	10754
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	16538	19524	16741	17510	19524	16741
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	27091	32910	26307	29877	32910	26307

*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	114
Total Amount Invested (in ₹)	120000	360000	600000	1140000
Present Value (in ₹)	1,24,902	4,49,146	8,96,755	2,35,0945
Nifty Large Mid cap 250 TRI	1,27,928	4,91,092	10,15,326	2,87,3103
Total No. Units	3,467	12,468	24,894	65,261
Yield (%)	7.73	14.94	16.10	14.64

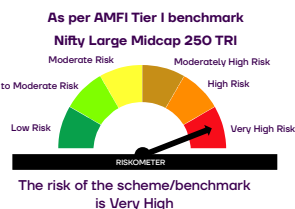
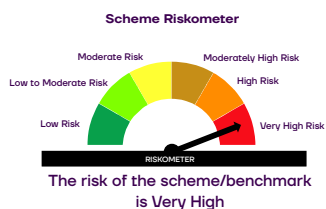
SIP date every 1st business day of the month

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 guranteee protection against a loss in a declining market.

This Product Is Suitable For Investors Who Are Seeking[^]

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

[^] 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 02 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: 2.28% | Direct Plan: 0.42%

Portfolio Turnover Ratio (Times): 0.76

- 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 June 30, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	23.5102
Direct Plan - Growth Option	23.6124
Direct Plan - Half Yearly Dividend Option	23.5108
Direct Plan - Monthly Dividend Option	23.5093
Direct Plan - Quarterly Dividend Option	23.5097
Direct Plan - Yearly Dividend Option	23.5141
Regular Plan - Dividend Option	20.7515
Regular Plan - Growth Option	20.7503
Regular Plan - Half Yearly Dividend Option	20.7633
Regular Plan - Monthly Dividend Option	20.7498
Regular Plan - Quarterly Dividend Option	20.7505
Regular Plan - Yearly Dividend Option	20.7479



Fund Size

(as on June 30, 2025)

AUM: ₹ 125.47 Crs | **Monthly Average AUM:** ₹ 122.12 Crs

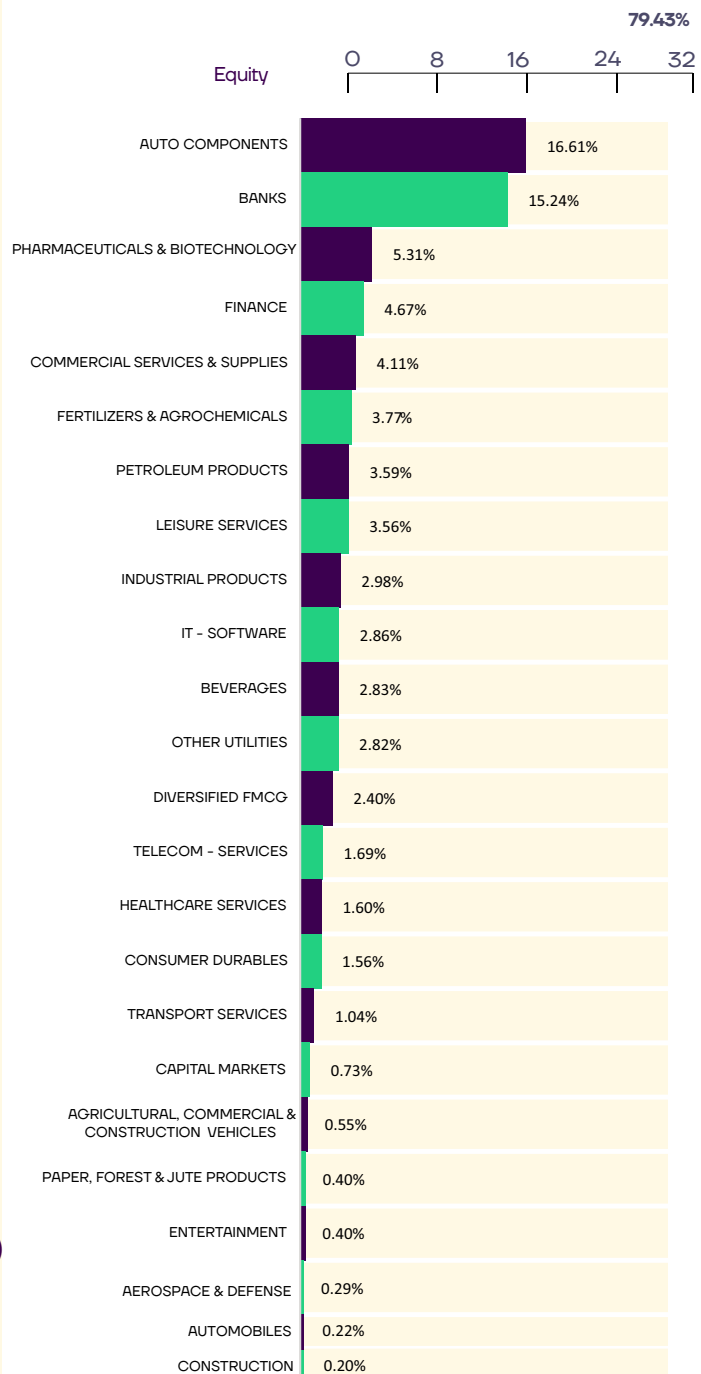
Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	6.34%
BELOW_90_DAYS	3.94%
BELOW_1_YEAR	7.36%
Cash & Cash Equivalent	2.93%

Debt Quants

Portfolio Yield	6.37
Avg Mat. (yrs)	0.35
Macaulay Duration(Yrs)	0.35
Modified Duration (Yrs)	0.33

Industry Allocation Equity (%)



Risk Measures

(as on June 30, 2025)

Std.Dev: 9.9066 | **Beta:** 1.0222 | **Sharpe Ratio:** 1.2379

Std.Dev Index: 8.5765

Portfolio Holdings as on June 30, 2025

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* HDFC BANK LIMITED	BANKS	79.43%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.52%
* LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	4.74%	COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.51%
* REDINGTON LIMITED	COMMERICAL SERVICES & SUPPLIES	4.42%	UNION BANK OF INDIA	BANKS	0.51%
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	4.11%	ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.50%
* AXIS BANK LIMITED	BANKS	3.77%	INDIAN BANK	BANKS	0.49%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.72%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	0.40%
* SANSEARA ENGINEERING LIMITED	AUTO COMPONENTS	3.59%	TIPS MUSIC LIMITED	ENTERTAINMENT	0.40%
ICICI BANK LIMITED	BANKS	3.29%	SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.31%
BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	3.09%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.29%
EMS LIMITED	OTHER UTILITIES	2.89%	NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.26%
VARUN BEVERAGES LIMITED	BEVERAGES	2.82%	NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.22%
KOTAK MAHINDRA BANK LIMITED	BANKS	2.66%	S.J.S. ENTERPRISES LIMITED EQ	AUTO COMPONENTS	0.22%
USHA MARTIN LTD	INDUSTRIAL PRODUCTS	2.49%	TATA MOTORS LIMITED	AUTOMOBILES	0.22%
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.46%	* ASTRAL LIMITED	INDUSTRIAL PRODUCTS	0.21%
FIEM INDUSTRIES LTD	AUTO COMPONENTS	2.28%	BANK OF MAHARASHTRA	BANKS	0.20%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.22%	LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.20%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.15%	* SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	0.20%
MM FORGINGS LIMITED	AUTO COMPONENTS	1.91%	UNITED SPIRITS LIMITED	BEVERAGES	0.17%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	1.87%	CERTIFICATE OF DEPOSITS		
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.69%	* KOTAK MAHINDRA BANK LIMITED	CRISIL A+	2.38%
SENCO GOLD LIMITED	CONSUMER DURABLES	1.58%	COMMERCIAL PAPERS		
UNO MINDA LIMITED	AUTO COMPONENTS	1.56%	ICICI SECURITIES LIMITED	CRISIL A+	7.90%
GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.54%	NON-CONVERTIBLE DEBENTURE / ZCB		
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.47%	MUTHOOT FINANCE LIMITED	CRISIL AA+	7.36%
INDEGENE LIMITED	HEALTHCARE SERVICES	1.47%	HDFC BANK LIMITED	CRISIL AAA	4.66%
INFOSYS LIMITED	IT - SOFTWARE	1.38%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	1.98%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.34%	TREPS (including TBILL held as Collateral)/		
ITC LIMITED	DIVERSIFIED FMCG	1.28%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
SHRIRAM FINANCE LIMITED	FINANCE	1.27%	Total		
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.13%			
ALIVUS LIFE SCIENCES	PHARMACEUTICALS & BIOTECHNOLOGY	1.06%			
POWER FINANCE CORPORATION LIMITED	FINANCE	1.04%			
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.88%			
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.67%			
		0.55%			

*Top 10 Holdings

Performance as on as on June 30, 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 %	6.63%	7.02%	7.49%	8.63%	7.02%	7.49%
3 Years CAGR %	16.56%	16.60%	18.72%	18.73%	16.60%	18.72%
5 Years CAGR %	16.16%	17.22%	21.33%	18.34%	17.22%	21.33%
Since Inception CAGR %	10.71%	12.83%	14.22%	12.73%	12.83%	14.22%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	20750	23765	25957	23612	23765	25957
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10667	10706	10754	10868	10706	10754
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	15842	15857	16741	16746	15857	16741
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	21161	22144	26307	23225	22144	26307

*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	86
Total Amount Invested (in ₹)	120000	360000	600000	860000
Present Value (in ₹)	1,25,942	4,44,457	8,44,997	13,78,141
Total No. Units	6,069	21,419	40,722	66,415
Yield (%)	9.39	14.21	13.68	12.92

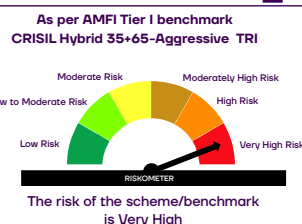
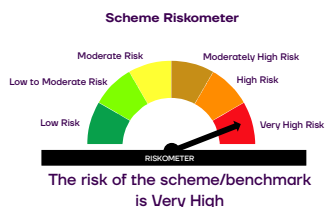
SIP date every 1st business day of the month

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^

- Capital appreciation over the long term
- To generate capital appreciation by predominantly investing in equity and equity related instruments.

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



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: 0.39%

Portfolio Turnover Ratio (Times): 0.38

- 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 June 30, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	34.3139
Direct Plan - Growth Option	34.7447
Regular Plan - Dividend Option	29.3344
Regular Plan - Growth Option	29.3372



Fund Size (as on June 30, 2025)

AUM: ₹ 56.93 Crs | **Monthly Average AUM:** ₹ 56.49 Crs



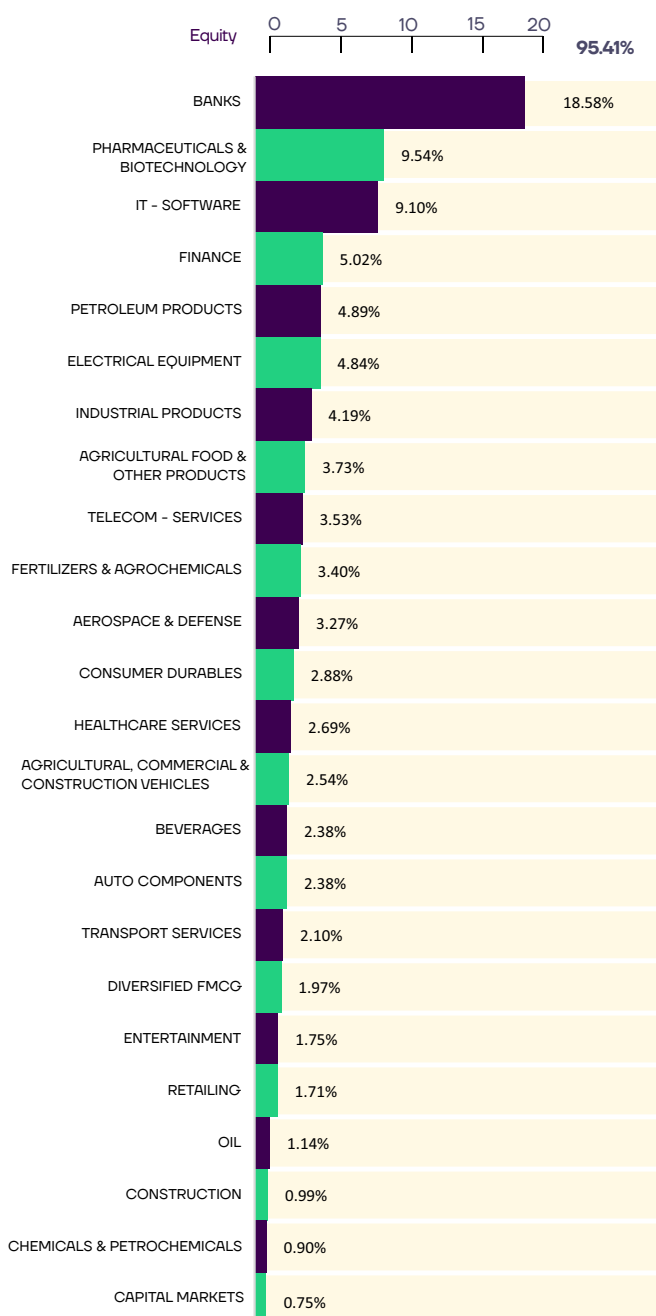
Risk Measures (as on June 30, 2025)

Std.Dev: 13.3878 | **Beta:** 0.8937 | **Sharpe Ratio:** 1.0137

Std.Dev Index: 14.0267

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 June 30, 2025

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES		94.27%			
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	4.89%	TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.64%
* AXIS BANK LIMITED	BANKS	4.11%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	1.55%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	3.53%	USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.42%
* ICICI BANK LIMITED	BANKS	3.46%	OIL INDIA LIMITED	OIL	1.14%
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	3.40%	SATHLOKHAR SYNERGYS E&C GLOBAL LIMITED	CONSTRUCTION	0.99%
* SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	3.09%	DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	0.90%
* PERSISTENT SYSTEMS LTD	IT - SOFTWARE	3.08%	SENCO GOLD LIMITED	CONSUMER DURABLES	0.84%
* STATE BANK OF INDIA	BANKS	3.03%	COMPUTER AGE MANAGEMENT SERVICES		
* HDFC BANK LIMITED	BANKS	2.99%	LIMITED	CAPITAL MARKETS	0.75%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	2.97%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.74%
THE FEDERAL BANK LIMITED	BANKS	2.88%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.73%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.79%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.70%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.69%	APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	0.65%
INFOSYS LIMITED	IT - SOFTWARE	2.67%	KOTAK MAHINDRA BANK LIMITED	BANKS	0.57%
HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	2.57%	* BANK OF MAHARASHTRA	BANKS	0.52%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.55%	INDIAN BANK	BANKS	0.51%
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &		UNION BANK OF INDIA	BANKS	0.51%
	CONSTRUCTION VEHICLES	2.54%			
UNITED SPIRITS LIMITED	BEVERAGES	2.38%	TREPS (including TBILL held as Collateral)/		
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.12%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		5.73%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	2.10%	Total		100.00%
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.09%			
EUREKA FORBES LTD	CONSUMER DURABLES	2.04%			
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.97%			
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.94%			
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.87%			
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.80%			
SAREGAMA INDIA LIMITED	ENTERTAINMENT	1.75%			
SHRIRAM FINANCE LIMITED	FINANCE	1.74%			
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.72%			
VEDANT FASHIONS LIMITED	RETAILING	1.71%			
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.64%			

*Top 10 Holdings

Performance as on June 30, 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 %	0.80%	5.64%	7.49%	2.72%	5.64%	7.49%
3 Years CAGR %	17.56%	21.97%	18.72%	19.81%	21.97%	18.72%
5 Years CAGR %	18.15%	24.02%	21.33%	20.44%	24.02%	21.33%
Since Inception CAGR %	11.99%	15.49%	14.55%	14.00%	15.49%	14.55%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	29337	39304	36367	34745	39304	36367
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10080	10568	10754	10273	10568	10754
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	16253	18155	16741	17205	18155	16741
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	23033	29352	26307	25351	29352	26307

*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	114
Total Amount Invested (in ₹)	120000	360000	600000	1140000
Present Value (in ₹)	1,23,506	4,41,036	8,49,226	20,97,989
Nifty 500 TRI	1,27,313	4,75,293	9,55,360	26,14,926
Total No. Units	4,210	15,033	28,947	71,513
Yield (%)	5.51	13.67	13.88	12.38

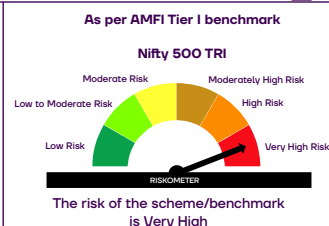
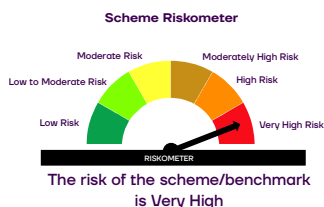
SIP date every 1st business day of the month

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^

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

^ 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 June 30, 2025

Scheme	NAV (in ₹)
Direct Plan - Daily Dividend Option -----	10.0129
Direct Plan - Growth Option -----	28.6452
Direct Plan - Monthly Dividend Option -----	10.0189
Direct Plan - Weekly Dividend Option -----	10.0189
Regular Plan - Daily Dividend Option -----	10.0129
Regular Plan - Growth Option -----	28.3924
Regular Plan - Monthly Dividend Option -----	10.0188
Regular Plan - Weekly Dividend Option -----	10.0192
Unclm Red Div < 3 Yrs -----	28.5473
Unclm Red Div > 3 Yrs -----	10.0000



Fund Size (as on June 30, 2025)

AUM: ₹ 106.18 Crs | **Monthly Average AUM:** ₹ 112.75 Crs



Risk Measures

(as on June 30, 2025)

Std.Dev: 0.1617 | **Beta:** 0.7857 | **Sharpe Ratio:** 6.0731

Std.Dev Index: 0.1907

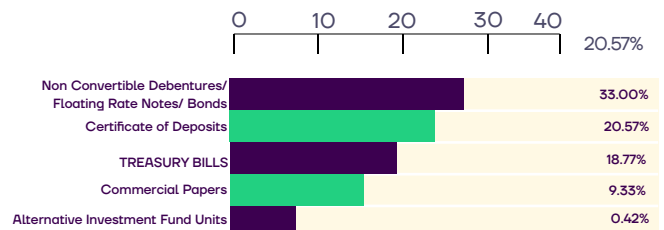
Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	58.27%
BELOW_90_DAYS	23.40%
Alternative Investment Fund Units	0.42%
Cash & Cash Equivalent	17.91%

Debt Quants

Portfolio Yield	5.64
Avg Mat. (yrs)	0.10
Macaulay Duration(Yrs)	0.10
Modified Duration (Yrs)	0.09

Industry Allocation Equity (%)



Performance as on June 30, 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 %	6.78%	7.07%	7.83%	6.83%	7.07%	7.83%
3 Years CAGR %	6.65%	6.96%	7.13%	6.69%	6.96%	7.13%
5 Years CAGR %	5.38%	5.60%	5.58%	5.43%	5.60%	5.58%
10 Years CAGR %	6.12%	6.21%	6.35%	6.20%	6.21%	6.35%
Since Inception CAGR %	7.03%	6.89%	6.44%	6.81%	6.76%	6.56%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	28392	27853	26094	22796	22667	22136
Current Value of investment if ₹10000/- was invested 1 Year Ago	10678	10707	10783	10683	10707	10783
Current Value of investment if ₹10000/- was invested 3 Years Ago	12131	12239	12299	12147	12239	12299
Current Value of investment if ₹10000/- was invested 5 Years Ago	12999	13132	13118	13030	13132	13118
Current Value of investment if ₹10000/- was invested 10 Years Ago	18128	18268	18511	18261	18268	18511

*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 June 30, 2025

Portfolio Holdings	Rating	% of Net Assets
CERTIFICATE OF DEPOSITS		20.57%
* KOTAK MAHINDRA BANK LIMITED	CRISIL A1+	6.57%
ICICI BANK LIMITED	ICRA A1+	4.69%
AXIS BANK LIMITED	CRISIL A1+	4.66%
BANK OF BARODA	IND A1+	4.65%
COMMERCIAL PAPERS		9.33%
AXIS FINANCE LIMITED	CRISIL A1+	4.67%
ICICI SECURITIES LIMITED	CRISIL A1+	4.66%
NON-CONVERTIBLE DEBENTURE / ZCB		33.00%
* INDIAN RAILWAY FINANCE CORPORATION LTD	CRISIL AAA	4.72%
* LIC HOUSING FINANCE LIMITED	CRISIL AAA	4.72%
* SUNDARAM FINANCE LIMITED	ICRA AAA	4.72%
* CHENNAI PETROLEUM CORPORATION LIMITED	ICRA AAA	4.71%
* HDB FINANCIAL SERVICES LIMITED	CRISIL AAA	4.71%
* NABARD	ICRA AAA	4.71%
* POWER FINANCE CORPORATION LIMITED	CRISIL AAA	4.71%
TREASURY BILLS		18.77%
* 91 DAYS TREASURY BILL 24-JUL-2025	SOVEREIGN	9.39%
* 91 DAYS TREASURY BILL 01-AUG-2025	SOVEREIGN	9.38%
Alternative Investment Fund Units		0.42%
SBI FUNDS MANAGEMENT PVT LMTD		0.42%
TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		17.91%
Total		100.00%

*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	184
Total Amount Invested (in ₹)	120000	360000	600000	1840000
Present Value (in ₹)	1,24,252	3,98,853	7,01,577	3104568
ICRA Liquid Index	1,24,643	4,02,715	7,10,777	3169768
Total No. Units	4,376	14,048	24,710	109345
Yield (%)	6.68	6.78	6.20	6.49

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.

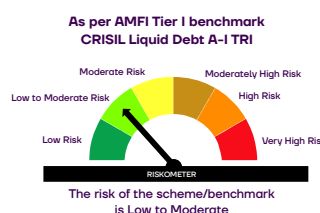
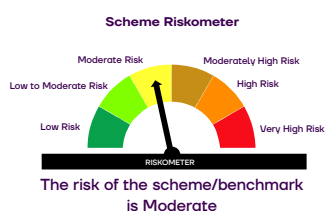
Potential Risk Class (PRC) Matrix- Class B-1

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[^]

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

[^] 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	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
REGULAR PLAN MONTHLY DIVIDEND	25-Oct-24	0.05175	0.05175	10.0644
DIRECT MONTHLY DIVIDEND	25-Oct-24	0.05214	0.05214	10.0647
REGULAR PLAN MONTHLY DIVIDEND	27-Sep-24	0.05158	0.05158	10.0642
DIRECT MONTHLY DIVIDEND	27-Sep-24	0.05197	0.05197	10.0646

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 June 30, 2025
Navil Flexi Cap Fund 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(every alternate Wednesday) Monthly(as on specified dates)	Reg - 2.29% Dir - 0.43%	₹ 261.89 Crs
Navil Large & Midcap Fund 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(every alternate Wednesday) Monthly(as on specified dates)	Reg - 2.26% Dir - 0.35%	₹ 327.86 Crs
Navil Aggressive Hybrid Fund 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(every alternate Wednesday) Monthly(as on specified dates)	Reg - 2.28% Dir - 0.42%	₹ 125.47 Crs
Navil Ess Tax Saver Fund An open-ended equity linked saving scheme with a statutory lock-in 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 - 0.39%	₹ 56.93 Crs
Navil Liquid Fund 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%	₹ 106.18 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 from 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	12.73	13.15	10.02	10.23	20.25	20.65	-	-
Navi Nifty IT Index Fund	10.93	11.75	9.46	9.90	-	-	-	-
Navi Nifty 50 Index Fund	13.73	13.99	7.29	7.49	18.48	18.72	-	-
Navi Nifty Next 50 Index Fund	15.29	15.71	(3.02)	(2.76)	24.03	24.48	-	-
Navi Nifty India Manufacturing Index Fund	22.01	22.86	(0.39)	0.16	-	-	-	-
Navi ELSS Tax Saver Fund	14.00	15.49	2.72	5.64	19.81	21.97	20.44	24.02

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	6.81	6.76	6.83	7.07	6.69	6.96	5.43	5.60
Navi Aggressive Hybrid Fund - Direct Growth	12.73	12.83	8.63	7.02	18.73	16.60	18.34	17.22

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

Note:

- Mr. Ashutosh Shirwaikar manages 15 schemes.
- Mr. Tanmay Sethi manages 02 schemes
- Different plans shall have a different expense structure. The performance details provided herein are of direct plan.
OPOA - 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.1334, 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, Kadi, Mangalore, Karnataka, 575003 camsmang@camsonline.com . Rajabahdur Compound, Ground Floor, 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, Vadodra, Gujarat, 390007 camsvad@camsonline.com . 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh, 520010 camsvuj@camsonline.com . Flat No GF2, D NO 47-3-22, Vigneswara 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 camsgjm@camsonline.com . 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh-211001 camssal@camsonline.com . 256A, Scheme No.1, Arya Nagar, Alwar, Rajasthan, 301001 camsalw@camsonline.com . 81, Gulshan 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, Next 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 713303 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, Bhillai-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 Nari Shilp 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, Seshayyer 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 Tiraha, 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 Plaza, 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 Shri 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, 646001 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 camsttr@camsonline.com . No.81, Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu, 620018 camstr@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 camsttp@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 . Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra, 413001 camsspl@camsonline.com . "Aastha Plus", 202-A, 2nd Floor Sardarbag Road, Nr. Alkapuri Opp. Zansari Rail Statue, Junagadh Gujarat-362001 camsjdh@camsonline.com . Shop No - F -56 First Floor, Omkar Complex Opp Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 camskli@camsonline.com . Uthram Channbers (Ground Floor), Thamarakulam, Kollam-691006 camsklm@camsonline.com . No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 camsjhs@camsonline.com . City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001 camsalg@camsonline.com . 117 / A - 3 / 22, Shukrawar Peth, Sargam Apartment, Sotara, Maharashtra, 415002 camssat@camsonline.com . No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPU Lodge, Kumbakonam - 612001 camskum@camsonline.com . 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 camsnyn@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 camskrn@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, 396195 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-Chharagpur, G.P.-Barakola, P.S.Kharagpur 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 . Office Number 112, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058 camsjdel@camsonline.com . First Floor, No.17/1, -(272) 12th Cross Road, Wilson Garden, Bangalore-560027 camsbwg@camsonline.com . A-111, First Floor, R C Costa, Behind Patel Super Market, Station Road, Bharuch-392001 camsbhr@camsonline.com . No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 camsknl@camsonline.com . Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507 Not applicable . F142, First Floor, Ghantakarna Complex Gunj Bazar, Nadlad, Gujarat, 387001 camsndl@camsonline.com . 3, Adetade Apartment, Christin Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 Not applicable . A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311 camsgdl@camsonline.com . No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suviddha Complex Near ICICI Bank, Vasco, Goa, 403802 Not applicable . 3/1, R.N. 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, Ground 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 camsnyn@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 camskrn@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, 396195 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-Chharagpur, G.P.-Barakola, P.S.Kharagpur 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 . 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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, Ground 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 camsnyn@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 camskrn@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, 396195 camsvap@camsonline.com . SCO 48-49, Ground Floor, opp. peer, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134 003 camsam@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, Ground 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 camsnyn@camsonline.com . SSM Jalan Road Ground floor Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 81412 camsedo@camsonline.com . HNo.71-1-257,