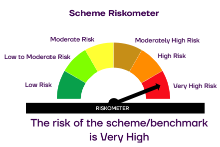
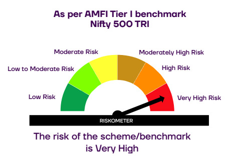
# Factsheet

September 2025

# Navi Flexi Cap Fund

**NAVI FLEXI CAP FUND**

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

| This product is suitable for investors who are seeking* | Scheme Riskometer | Benchmark Riskometer |
|---|---|---|
| • Capital appreciation over the long term<br>• To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks<br>*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.**


Toll free : 1800 203 2131

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# How to read the Factsheet

**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 10.4.1.a 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, its 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:

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

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 +...+ 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 existing scheme(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

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# 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):** 0.66

# - 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 September 30, 2025

| Scheme | NAV (in ₹) |
|---|---|
| Direct Plan - Dividend Option | 25.6551 |
| Direct Plan - Growth Option | 25.8835 |
| Direct Plan - Half Yearly Dividend Option | 25.6878 |
| Direct Plan - Monthly Dividend Option | 25.6822 |
| Direct Plan - Quarterly Dividend Option | 25.7073 |
| Direct Plan - Yearly Dividend Option | 25.6870 |
| Regular Plan - Dividend Option | 22.4540 |
| Regular Plan - Growth Option | 22.4508 |
| Regular Plan - Half Yearly Dividend Option | 22.4542 |
| Regular Plan - Monthly Dividend Option | 22.4596 |
| Regular Plan - Quarterly Dividend Option | 22.4483 |
| Regular Plan - Yearly Dividend Option | 22.4514 |

## Fund Size (as on September 30, 2025)

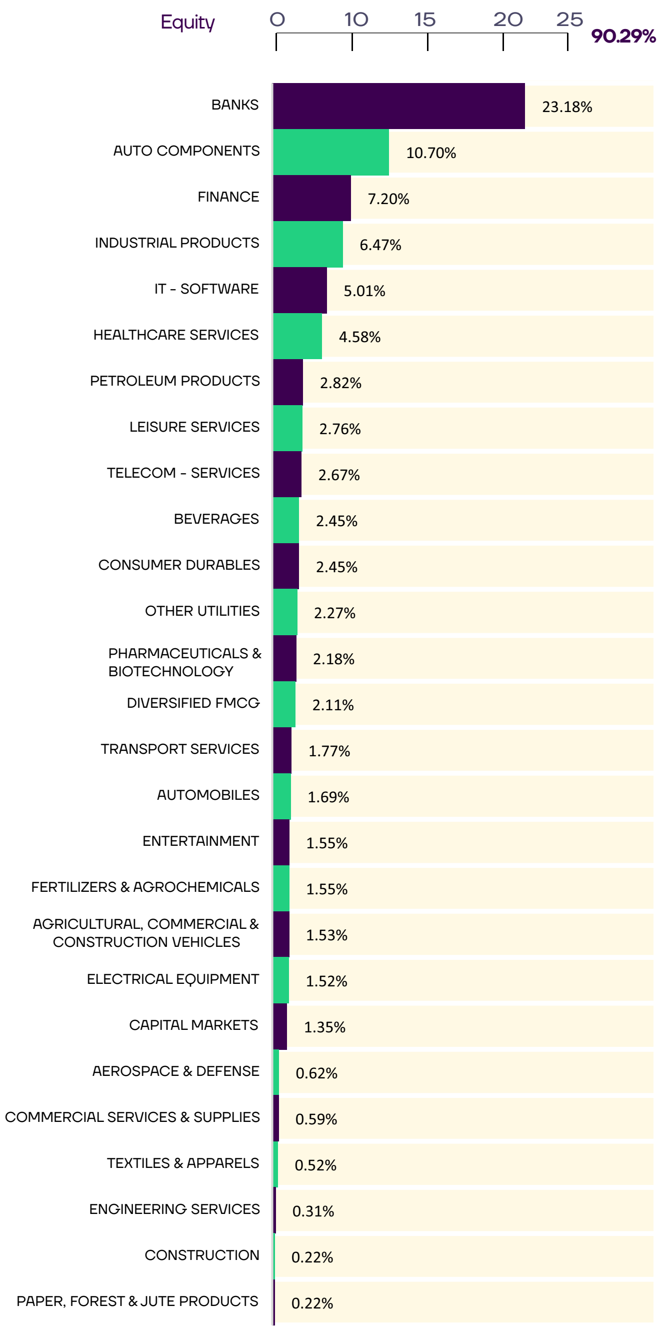
**AUM:** ₹ 253.31 Crs | **Monthly Average AUM:** ₹ 257.16 Crs

## Risk Measures (as on September 30, 2025)

**Std.Dev:** 12.8281 | **Beta:** 0.9044 | **Sharpe Ratio:** 0.6887

**Std.Dev Index:** 13.1582

## Industry Allocation Equity (%)



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MUTUAL FUND

# Navi Flexi Cap Fund

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

## Portfolio Holdings as on September 30, 2025

| Portfolio Holdings | Sector/Rating | % of Net Assets |
|---|---|---|
| **EQUITY SHARES** | | **90.29%** |
| *HDFC BANK LIMITED | BANKS | 6.87% |
| *ICICI BANK LIMITED | BANKS | 4.68% |
| *AXIS BANK LIMITED | BANKS | 3.77% |
| *USHA MARTIN LTD | INDUSTRIAL PRODUCTS | 3.19% |
| *SHRIRAM FINANCE LIMITED | FINANCE | 3.00% |
| *SANSERA ENGINEERING LIMITED | AUTO COMPONENTS | 2.82% |
| *BLS INTERNATIONAL SERVICES LIMITED | LEISURE SERVICES | 2.76% |
| *KOTAK MAHINDRA BANK LIMITED | BANKS | 2.75% |
| *BHARTI AIRTEL LIMITED | TELECOM - SERVICES | 2.67% |
| *THE FEDERAL BANK LIMITED | BANKS | 2.44% |
| INFOSYS LIMITED | IT - SOFTWARE | 2.36% |
| RELIANCE INDUSTRIES LIMITED | PETROLEUM PRODUCTS | 2.32% |
| EMS LIMITED | OTHER UTILITIES | 2.27% |
| VARUN BEVERAGES LIMITED | BEVERAGES | 2.27% |
| SAMVARDHANA MOTHERSON INTERNATIONAL LTD | AUTO COMPONENTS | 2.13% |
| ITC LIMITED | DIVERSIFIED FMCG | 2.11% |
| LUMAX INDUSTRIES LIMITED | AUTO COMPONENTS | 2.09% |
| CREDITACCESS GRAMEEN LIMITED | FINANCE | 2.08% |
| ASTRAL LIMITED | INDUSTRIAL PRODUCTS | 1.97% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | HEALTHCARE SERVICES | 1.90% |
| INTERGLOBE AVIATION LIMITED | TRANSPORT SERVICES | 1.77% |
| TATA MOTORS LIMITED | AUTOMOBILES | 1.69% |
| TIPS MUSIC LIMITED | ENTERTAINMENT | 1.55% |
| UPL LIMITED | FERTILIZERS & AGROCHEMICALS | 1.55% |
| SUZLON ENERGY LIMITED | ELECTRICAL EQUIPMENT | 1.52% |
| S.J.S. ENTERPRISES LIMITED EQ | AUTO COMPONENTS | 1.46% |
| SKY GOLD AND DIAMONDS LIMITED | CONSUMER DURABLES | 1.43% |
| TATA CONSULTANCY SERVICES LIMITED | IT - SOFTWARE | 1.43% |
| RAINBOW CHILDRENS MEDICARE LIMITED | HEALTHCARE SERVICES | 1.42% |
| SUN PHARMACEUTICAL INDUSTRIES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 1.10% |
| POLYCAB INDIA LIMITED | INDUSTRIAL PRODUCTS | 1.06% |
| INDEGENE LIMITED | HEALTHCARE SERVICES | 1.05% |
| ACTION CONSTRUCTION EQUIPMENT LTD | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 0.97% |
| UNO MINDA LIMITED | AUTO COMPONENTS | 0.90% |
| CIPLA LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 0.89% |
| STATE BANK OF INDIA | BANKS | 0.84% |
| BANK OF MAHARASHTRA | BANKS | 0.74% |
| POWER FINANCE CORPORATION LIMITED | FINANCE | 0.70% |
| HDFC ASSET MANAGEMENT COMPANY LIMITED | CAPITAL MARKETS | 0.66% |
| FIEM INDUSTRIES LTD | AUTO COMPONENTS | 0.64% |
| SENCO GOLD LIMITED | CONSUMER DURABLES | 0.62% |
| ZEN TECHNOLOGIES LIMITED | AEROSPACE & DEFENSE | 0.62% |
| INDIAN BANK | BANKS | 0.61% |
| REDINGTON LIMITED | COMMERCIAL SERVICES & SUPPLIES | 0.59% |
| ASHOK LEYLAND LIMITED | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 0.56% |
| ADITYA BIRLA CAPITAL LIMITED | FINANCE | 0.55% |
| HCL TECHNOLOGIES LIMITED | IT - SOFTWARE | 0.55% |
| C.E. INFO SYSTEMS LIMITED | IT - SOFTWARE | 0.52% |
| KEWAL KIRAN CLOTHING LTD | TEXTILES & APPARELS | 0.52% |
| REC LIMITED | FINANCE | 0.51% |
| GULF OIL LUBRICANTS INDIA LIMITED | PETROLEUM PRODUCTS | 0.50% |
| GABRIEL INDIA LIMITED | AUTO COMPONENTS | 0.49% |
| UNION BANK OF INDIA | BANKS | 0.48% |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | CAPITAL MARKETS | 0.45% |
| CROMPTON GREAVES CONSUMER ELECTRICAL LTD | CONSUMER DURABLES | 0.40% |
| JIO FINANCIAL SERVICES LIMITED | FINANCE | 0.36% |
| KNOWLEDGE MARINE & ENG LTD | ENGINEERING SERVICES | 0.31% |
| SUPREME INDUSTRIES LIMITED | INDUSTRIAL PRODUCTS | 0.25% |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD | CAPITAL MARKETS | 0.24% |
| JK PAPER LIMITED | PAPER, FOREST & JUTE PRODUCTS | 0.22% |
| LARSEN & TOUBRO LIMITED | CONSTRUCTION | 0.22% |
| NARAYANA HRUDAYALAYA LIMITED | HEALTHCARE SERVICES | 0.21% |
| ZYDUS LIFESCIENCES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 0.19% |
| UNITED SPIRITS LIMITED | BEVERAGES | 0.18% |
| SUPRAJIT ENGINEERING LTD | AUTO COMPONENTS | 0.17% |
| KPIT TECHNOLOGIES LIMITED | IT - SOFTWARE | 0.15% |
| **COMMERCIAL PAPERS** | | **0.98%** |
| TIME TECHNOPLAST LIMITED | CRISIL A1+ | 0.98% |
| **NON-CONVERTIBLE DEBENTURE / ZCB** | | **0.35%** |
| MUTHOOT FINANCE LIMITED | CRISIL AA+ | 0.23% |
| HDFC BANK LIMITED | CRISIL AAA | 0.12% |
| **TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent** | | **8.38%** |
| **Total** | | **100.00%** |

*Top 10 Holdings

## Performance as on September 30, 2025

| Period | Navi Flexi Cap Fund - Regular Growth | NIFTY 500 TRI*@ | NIFTY 50 TRI@@ | Navi Flexi Cap Fund - Direct Growth | NIFTY 500 TRI*@ | NIFTY 50 TRI@@ |
|---|---|---|---|---|---|---|
| 1 Year CAGR % | -7.64% | -5.28% | -3.45% | -5.94% | -5.28% | -3.45% |
| 3 Years CAGR % | 12.57% | 16.38% | 14.21% | 14.67% | 16.38% | 14.21% |
| 5 Years CAGR % | 17.24% | 20.70% | 18.36% | 19.48% | 20.70% | 18.36% |
| Since Inception CAGR % | 11.83% | 14.42% | 13.34% | 14.05% | 14.42% | 13.34% |
| Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹) | 22450.80 | 26489.40 | 24742.29 | 25,883.50 | 26,489.40 | 24,742.29 |
| Current Value of investment if ₹ 10000/- was invested 1 Year Ago | 9236.12 | 9471.76 | 9654.83 | 9,405.96 | 9,471.76 | 9,654.83 |
| Current Value of investment if ₹ 10000/- was invested 3 Years Ago | 14271.06 | 15770.73 | 14903.74 | 15,082.04 | 15,770.73 | 14,903.74 |
| Current Value of investment if ₹ 10000/- was invested 5 Years Ago | 22161.15 | 25630.00 | 23241.41 | 24,358.19 | 25,630.00 | 23,241.41 |

*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 ₹) | 1,22,102 | 4,13,231 | 7,99,416 | 1380478 |
| Nifty 500 TRI | 1,23,092 | 4,40,076 | 8,72,130 | 1567672 |
| Total No. Units | 5,439 | 18,406 | 35,607 | 61489 |
| Yield (%) | 3.28 | 9.17 | 11.43 | 12.96 |

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

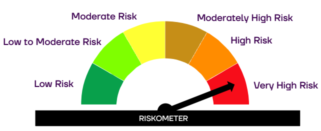
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for 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 gurrantee 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

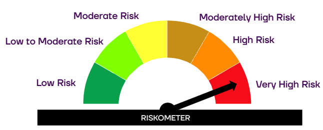
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**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: 0.52%
**Portfolio Turnover Ratio (Times):** 0.56
# - 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 September 30, 2025

| Scheme | NAV (in ₹) |
|---|---|
| Direct Plan - Dividend Option | 40.9746 |
| Direct Plan - Growth Option | 41.4763 |
| Direct Plan - Half Yearly Dividend Option | 40.8731 |
| Direct Plan - Yearly Dividend Option | 40.8371 |
| Regular Plan - Dividend Option | 34.5553 |
| Regular Plan - Growth Option | 34.5593 |
| Regular Plan - Half Yearly Dividend Option | 34.5680 |
| Regular Plan - Yearly Dividend Option | 35.5442 |

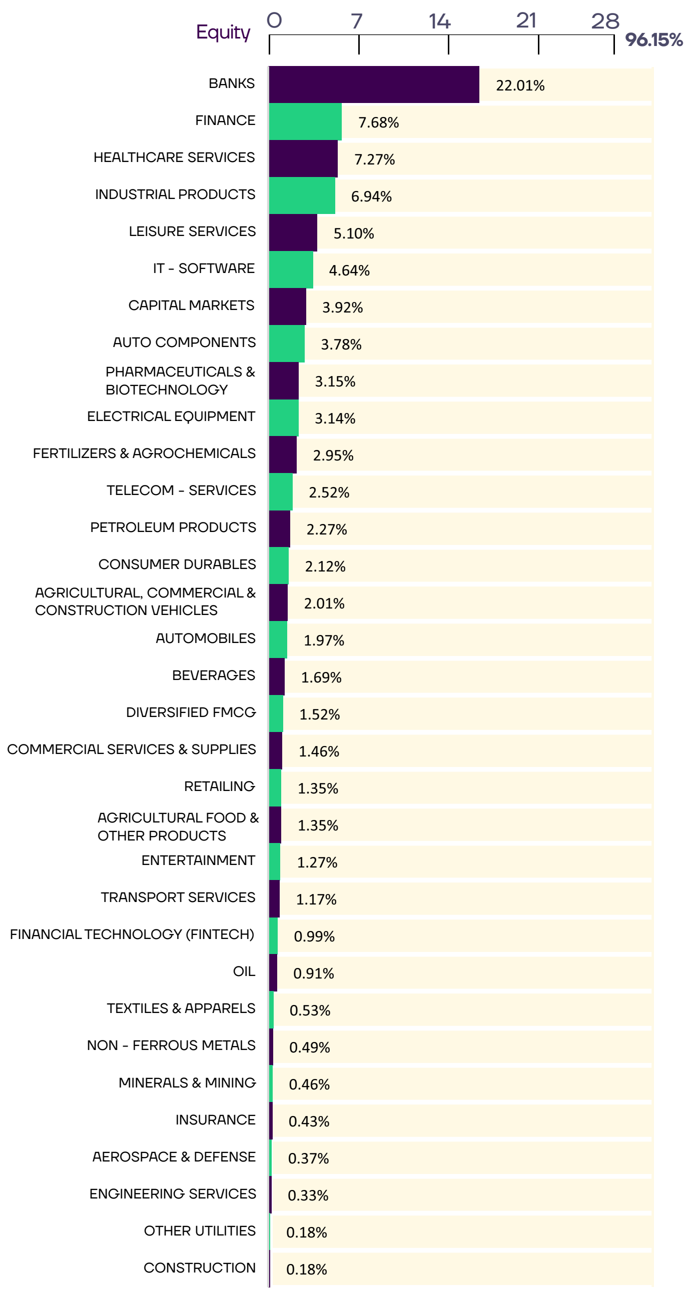
## Fund Size (as on September 30, 2025)

**AUM:** ₹ 310.79 Crs | **Monthly Average AUM:** ₹ 317.34 Crs

## Risk Measures (as on September 30, 2025)

**Std.Dev:** 13.9219| **Beta:** 0.9509 | **Sharpe Ratio:** 0.6348
**Std.Dev Index:** 13.5730

## Industry Allocation Equity (%)



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# Navi Large & Midcap Fund

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

## Portfolio Holdings as on September 30, 2025

| Portfolio Holdings | Sector | % of Net Assets |
|---|---|---|
| EQUITY SHARES | | 96.15% |
| * HDFC BANK LIMITED | BANKS | 5.70% |
| * ICICI BANK LIMITED | BANKS | 3.77% |
| * AXIS BANK LIMITED | BANKS | 3.26% |
| * UPL LIMITED | FERTILIZERS & AGROCHEMICALS | 2.95% |
| * SHRIRAM FINANCE LIMITED | FINANCE | 2.84% |
| * ASTRAL LIMITED | INDUSTRIAL PRODUCTS | 2.75% |
| * KOTAK MAHINDRA BANK LIMITED | BANKS | 2.60% |
| * JUBILANT FOODWORKS LIMITED | LEISURE SERVICES | 2.56% |
| * THE FEDERAL BANK LIMITED | BANKS | 2.55% |
| * BHARTI AIRTEL LIMITED | TELECOM - SERVICES | 2.52% |
| CREDITACCESS GRAMEEN LIMITED | FINANCE | 2.29% |
| APL APOLLO TUBES LIMITED | INDUSTRIAL PRODUCTS | 2.03% |
| MAHINDRA & MAHINDRA LIMITED | AUTOMOBILES | 1.97% |
| APOLLO HOSPITALS ENTERPRISE LIMITED | HEALTHCARE SERVICES | 1.91% |
| HDFC ASSET MANAGEMENT COMPANY LIMITED | CAPITAL MARKETS | 1.78% |
| RELIANCE INDUSTRIES LIMITED | PETROLEUM PRODUCTS | 1.74% |
| SUZLON ENERGY LIMITED | ELECTRICAL EQUIPMENT | 1.68% |
| INFOSYS LIMITED | IT - SOFTWARE | 1.67% |
| BLS INTERNATIONAL SERVICES LIMITED | LEISURE SERVICES | 1.58% |
| STATE BANK OF INDIA | BANKS | 1.57% |
| INDEGENE LIMITED | HEALTHCARE SERVICES | 1.55% |
| USHA MARTIN LTD | INDUSTRIAL PRODUCTS | 1.55% |
| ITC LIMITED | DIVERSIFIED FMCG | 1.52% |
| VARUN BEVERAGES LIMITED | BEVERAGES | 1.50% |
| BHARAT HEAVY ELECTRICALS LIMITED | ELECTRICAL EQUIPMENT | 1.46% |
| REDINGTON LIMITED | COMMERCIAL SERVICES & SUPPLIES | 1.46% |
| UNO MINDA LIMITED | AUTO COMPONENTS | 1.46% |
| BANK OF MAHARASHTRA | BANKS | 1.44% |
| RAINBOW CHILDRENS MEDICARE LIMITED | HEALTHCARE SERVICES | 1.37% |
| INFO EDGE (INDIA) LIMITED | RETAILING | 1.35% |
| MARICO LIMITED | AGRICULTURAL FOOD & OTHER PRODUCTS | 1.35% |
| TIPS MUSIC LIMITED | ENTERTAINMENT | 1.27% |
| INTERGLOBE AVIATION LIMITED | TRANSPORT SERVICES | 1.17% |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD | CAPITAL MARKETS | 1.16% |
| AUROBINDO PHARMA LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 1.15% |
| SAMVARDHANA MOTHERSON INTERNATIONAL LTD | AUTO COMPONENTS | 1.12% |
| ASHOK LEYLAND LIMITED | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 1.01% |
| ACTION CONSTRUCTION EQUIPMENT LTD | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 1.00% |
| TUBE INVESTMENTS OF INDIA LTD | AUTO COMPONENTS | 1.00% |
| PB FINTECH LIMITED | FINANCIAL TECHNOLOGY (FINTECH) | 0.99% |
| ITC HOTELS LIMITED | LEISURE SERVICES | 0.96% |
| SKY GOLD AND DIAMONDS LIMITED | CONSUMER DURABLES | 0.96% |
| OIL INDIA LIMITED | OIL | 0.91% |
| SUN PHARMACEUTICAL INDUSTRIES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 0.90% |
| CROMPTON GREAVES CONSUMER ELECTRICAL LTD | CONSUMER DURABLES | 0.89% |
| BAJAJ FINANCE LIMITED | FINANCE | 0.80% |
| TATA CONSULTANCY SERVICES LIMITED | IT - SOFTWARE | 0.78% |
| PERSISTENT SYSTEMS LTD | IT - SOFTWARE | 0.70% |
| REC LIMITED | FINANCE | 0.69% |
| MAX HEALTHCARE INSTITUTE LIMITED | HEALTHCARE SERVICES | 0.68% |
| NARAYANA HRUDAYALAYA LIMITED | HEALTHCARE SERVICES | 0.67% |
| INDIAN BANK | BANKS | 0.63% |
| SUPREME INDUSTRIES LIMITED | INDUSTRIAL PRODUCTS | 0.61% |
| FORTIS HEALTHCARE LIMITED | HEALTHCARE SERVICES | 0.58% |
| ADITYA BIRLA CAPITAL LIMITED | FINANCE | 0.56% |
| GULF OIL LUBRICANTS INDIA LIMITED | PETROLEUM PRODUCTS | 0.53% |
| KEWAL KIRAN CLOTHING LTD | TEXTILES & APPARELS | 0.53% |
| GLOBAL HEALTH LIMITED | HEALTHCARE SERVICES | 0.51% |
| C.E. INFO SYSTEMS LIMITED | IT - SOFTWARE | 0.50% |
| MOTILAL OSWAL FINANCIAL SERVICES | CAPITAL MARKETS | 0.50% |
| POWER FINANCE CORPORATION LIMITED | FINANCE | 0.50% |
| HINDALCO INDUSTRIES LIMITED | NON - FERROUS METALS | 0.49% |
| UNION BANK OF INDIA | BANKS | 0.49% |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | CAPITAL MARKETS | 0.48% |
| AJANTA PHARMA LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 0.46% |
| LLOYDS METALS AND ENERGY LIMITED | MINERALS & MINING | 0.46% |
| LIFE INSURANCE CORPORATION OF INDIA | INSURANCE | 0.43% |
| HCL TECHNOLOGIES LIMITED | IT - SOFTWARE | 0.41% |
| ZYDUS LIFESCIENCES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 0.41% |
| KPIT TECHNOLOGIES LIMITED | IT - SOFTWARE | 0.37% |
| ZEN TECHNOLOGIES LIMITED | AEROSPACE & DEFENSE | 0.37% |
| KNOWLEDGE MARINE & ENG LTD | ENGINEERING SERVICES | 0.33% |
| EUREKA FORBES LTD | CONSUMER DURABLES | 0.27% |
| TORRENT PHARMACEUTICALS LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 0.23% |
| MPHASIS LIMITED | IT - SOFTWARE | 0.21% |
| SANSERA ENGINEERING LIMITED | AUTO COMPONENTS | 0.20% |
| UNITED SPIRITS LIMITED | BEVERAGES | 0.19% |
| EMS LIMITED | OTHER UTILITIES | 0.18% |
| LARSEN & TOUBRO LIMITED | CONSTRUCTION | 0.18% |
| TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent | | 3.85% |
| Total | | 100.00% |

*Top 10 Holdings

## Performance as on September 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 % | -7.63% | -4.87% | -3.45% | -5.88% | -4.87% | -3.45% |
| 3 Years CAGR % | 12.37% | 18.50% | 14.21% | 14.51% | 18.50% | 14.21% |
| 5 Years CAGR % | 18.56% | 23.11% | 18.36% | 20.88% | 23.11% | 18.36% |
| Since Inception CAGR % | 13.46% | 16.18% | 13.86% | 15.58% | 16.18% | 13.86% |
| Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹) | 34559.30 | 43637.37 | 35794.41 | 41,476.30 | 43,637.37 | 35,794.41 |
| Current Value of investment if ₹ 10000/- was invested 1 Year Ago | 9236.70 | 9512.56 | 9654.83 | 9,411.50 | 9,512.56 | 9,654.83 |
| Current Value of investment if ₹ 10000/- was invested 3 Year Ago | 14193.49 | 16649.90 | 14903.74 | 15,020.95 | 16,649.90 | 14,903.74 |
| Current Value of investment if ₹ 10000/- was invested 5Year Ago | 23437.66 | 28297.35 | 23241.41 | 25,822.79 | 28,297.35 | 23,241.41 |

*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 | 117 |
| Total Amount Invested (in ₹) | 120000 | 360000 | 600000 | 1170000 |
| Present Value (in ₹) | 1,20,583 | 4,16,078 | 8,14,860 | 2284938 |
| Nifty Large Mid cap 250 TRI | 1,23,474 | 4,51,760 | 9,19,620 | 2802631 |
| Total No. Units | 3,489 | 12,040 | 23,579 | 66116 |
| Yield (%) | 0.91 | 9.64 | 12.20 | 13.19 |

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

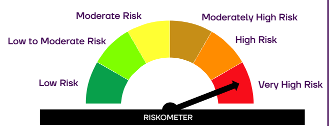
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for 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 gurrantee 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.

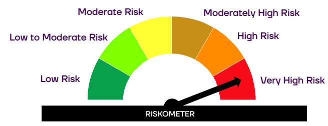
**Scheme Riskometer**




The risk of the scheme/benchmark is Very High

**As per AMFI Tier I benchmark**

**Nifty Large Midcap 250 TRI**




The risk of the scheme/benchmark is Very High

navi MUTUAL FUND

# 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):** 0.71
# - 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 September 30, 2025

| Scheme | NAV (in ₹) |
|---|---|
| Direct Plan - Dividend Option | 23.3185 |
| Direct Plan - Growth Option | 23.4207 |
| Direct Plan - Half Yearly Dividend Option | 23.3191 |
| Direct Plan - Monthly Dividend Option | 23.3176 |
| Direct Plan - Quarterly Dividend Option | 23.3179 |
| Direct Plan - Yearly Dividend Option | 23.3224 |
| Regular Plan - Dividend Option | 20.4927 |
| Regular Plan - Growth Option | 20.4916 |
| Regular Plan - Half Yearly Dividend Option | 20.5043 |
| Regular Plan - Monthly Dividend Option | 20.4910 |
| Regular Plan - Quarterly Dividend Option | 20.4916 |
| Regular Plan - Yearly Dividend Option | 20.4891 |

## Fund Size (as on September 30, 2025)

**AUM:** ₹ 122.87 Crs | **Monthly Average AUM:** ₹ 124.06 Crs

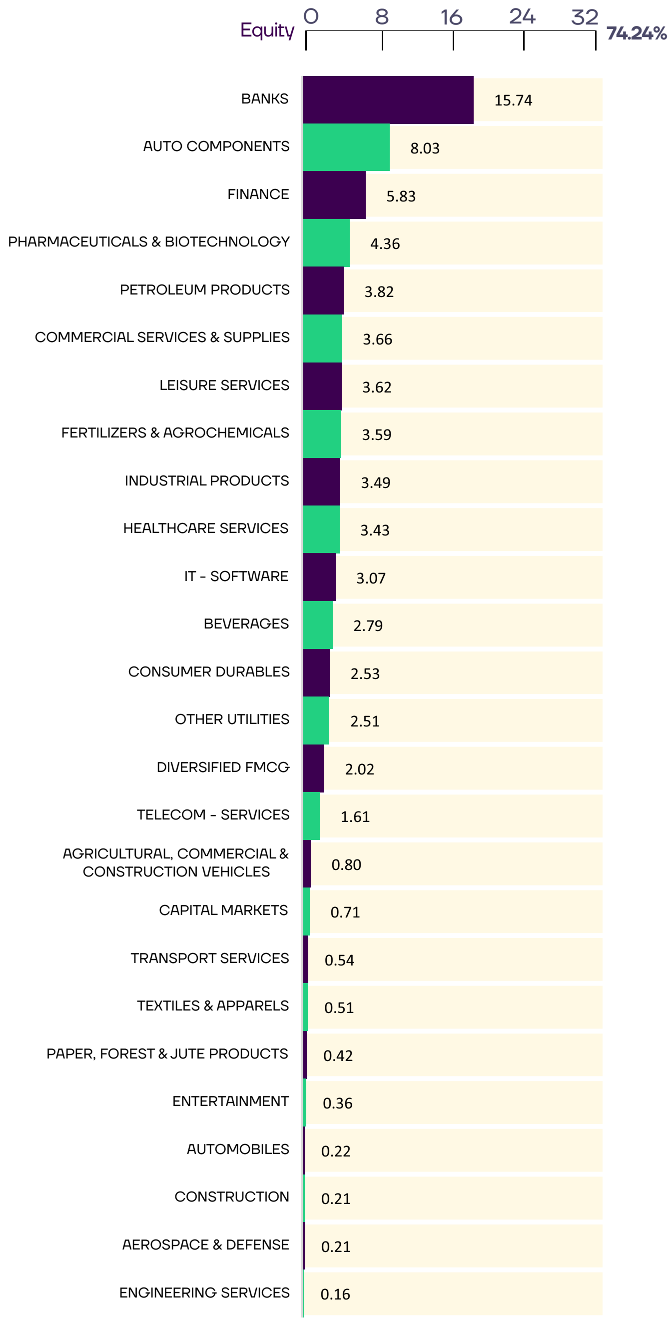
## Maturity Profile (% weightage)

| | |
|---|---|
| BELOW_OR_EQUAL_TO_50_DAYS | 10.86% |
| BELOW_90_DAYS | 4.02% |
| BELOW_1_YEAR | 6.78% |
| Cash & Cash Equivalent | 4.10% |

## Debt Quants

| | |
|---|---|
| Portfolio Yield | 6.49 |
| Avg Mat. (yrs) | 0.23 |
| Macaulay Duration(Yrs) | 0.23 |
| Modified Duration (Yrs) | 0.22 |

## Industry Allocation Equity (%)




## Risk Measures

(as on September 30, 2025)
**Std.Dev:** 9.3589 | **Beta:** 1.0315 | **Sharpe Ratio:** 0.9512
**Std.Dev Index:** 7.9425

# Navi Aggressive Hybrid Fund
## (formerly Known as Navi Equity Hybrid Fund)
An open ended hybrid scheme investing in equity and equity related instruments.

# Portfolio Holdings as on September 30, 2025

| Portfolio Holdings | Sector | % of Net Assets |
|---|---|---|
| **EQUITY SHARES** | | **74.24%** |
| * HDFC BANK LIMITED | BANKS | 4.60% |
| * REDINGTON LIMITED | COMMERCIAL SERVICES & SUPPLIES | 3.66% |
| * AXIS BANK LIMITED | BANKS | 3.59% |
| * UPL LIMITED | FERTILIZERS & AGROCHEMICALS | 3.59% |
| * RELIANCE INDUSTRIES LIMITED | PETROLEUM PRODUCTS | 3.33% |
| * USHA MARTIN LTD | INDUSTRIAL PRODUCTS | 3.15% |
| * BLS INTERNATIONAL SERVICES LIMITED | LEISURE SERVICES | 3.01% |
| * ICICI BANK LIMITED | BANKS | 2.94% |
| * KOTAK MAHINDRA BANK LIMITED | BANKS | 2.83% |
| * VARUN BEVERAGES LIMITED | BEVERAGES | 2.63% |
| EMS LIMITED | OTHER UTILITIES | 2.51% |
| SANSERA ENGINEERING LIMITED | AUTO COMPONENTS | 2.28% |
| CREDITACCESS GRAMEEN LIMITED | FINANCE | 2.18% |
| ZYDUS LIFESCIENCES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 2.18% |
| INDEGENE LIMITED | HEALTHCARE SERVICES | 1.84% |
| LUMAX INDUSTRIES LIMITED | AUTO COMPONENTS | 1.77% |
| BHARTI AIRTEL LIMITED | TELECOM - SERVICES | 1.61% |
| SENCO GOLD LIMITED | CONSUMER DURABLES | 1.59% |
| SHRIRAM FINANCE LIMITED | FINANCE | 1.47% |
| RAINBOW CHILDRENS MEDICARE LIMITED | HEALTHCARE SERVICES | 1.38% |
| CIPLA LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 1.35% |
| SUPRAJIT ENGINEERING LTD | AUTO COMPONENTS | 1.35% |
| TATA CONSULTANCY SERVICES LIMITED | IT - SOFTWARE | 1.35% |
| INFOSYS LIMITED | IT - SOFTWARE | 1.18% |
| ITC LIMITED | DIVERSIFIED FMCG | 1.11% |
| FIEM INDUSTRIES LTD | AUTO COMPONENTS | 1.09% |
| UNO MINDA LIMITED | AUTO COMPONENTS | 0.95% |
| SKY GOLD AND DIAMONDS LIMITED | CONSUMER DURABLES | 0.94% |
| HINDUSTAN UNILEVER LIMITED | DIVERSIFIED FMCG | 0.91% |
| ALIVUS LIFE SCIENCES | PHARMACEUTICALS & BIOTECHNOLOGY | 0.83% |
| BANK OF MAHARASHTRA | BANKS | 0.73% |
| POWER FINANCE CORPORATION LIMITED | FINANCE | 0.67% |
| JUBILANT FOODWORKS LIMITED | LEISURE SERVICES | 0.61% |
| INDIAN BANK | BANKS | 0.58% |
| ADITYA BIRLA CAPITAL LIMITED | FINANCE | 0.54% |
| C.E. INFO SYSTEMS LIMITED | IT - SOFTWARE | 0.54% |
| INTERGLOBE AVIATION LIMITED | TRANSPORT SERVICES | 0.54% |
| KEWAL KIRAN CLOTHING LTD | TEXTILES & APPARELS | 0.51% |
| REC LIMITED | FINANCE | 0.50% |
| GULF OIL LUBRICANTS INDIA LIMITED | PETROLEUM PRODUCTS | 0.49% |
| ACTION CONSTRUCTION EQUIPMENT LTD | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 0.48% |
| JIO FINANCIAL SERVICES LIMITED | FINANCE | 0.47% |
| UNION BANK OF INDIA | BANKS | 0.47% |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | CAPITAL MARKETS | 0.46% |
| JK PAPER LIMITED | PAPER, FOREST & JUTE PRODUCTS | 0.42% |
| TIPS MUSIC LIMITED | ENTERTAINMENT | 0.36% |
| ASHOK LEYLAND LIMITED | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 0.32% |
| GABRIEL INDIA LIMITED | AUTO COMPONENTS | 0.26% |
| NIPPON LIFE INDIA ASSET MANAGEMENT LTD | CAPITAL MARKETS | 0.25% |
| TATA MOTORS LIMITED | AUTOMOBILES | 0.22% |
| LARSEN & TOUBRO LIMITED | CONSTRUCTION | 0.21% |
| NARAYANA HRUDAYALAYA LIMITED | HEALTHCARE SERVICES | 0.21% |
| SAMVARDHANA MOTHERSON INTERNATIONAL LTD | AUTO COMPONENTS | 0.21% |
| ZEN TECHNOLOGIES LIMITED | AEROSPACE & DEFENSE | 0.21% |
| ASTRAL LIMITED | INDUSTRIAL PRODUCTS | 0.19% |
| KNOWLEDGE MARINE & ENG LTD | ENGINEERING SERVICES | 0.16% |
| UNITED SPIRITS LIMITED | BEVERAGES | 0.16% |
| SUPREME INDUSTRIES LIMITED | INDUSTRIAL PRODUCTS | 0.15% |
| S.J.S. ENTERPRISES LIMITED EQ | AUTO COMPONENTS | 0.12% |
| **COMMERCIAL PAPERS** | | **10.08%** |
| BAJAJ FINANCIAL SECURITIES LIMITED | CRISIL A1+ | 4.04% |
| NABARD | CRISIL A1+ | 4.02% |
| TIME TECHNOPLAST LIMITED | CRISIL A1+ | 2.02% |
| **NON-CONVERTIBLE DEBENTURE / ZCB** | | **11.58%** |
| MUTHOOT FINANCE LIMITED | CRISIL AA+ | 4.76% |
| SIDBI | ICRA AAA | 4.07% |
| HDFC BANK LIMITED | CRISIL AAA | 2.02% |
| POWER GRID CORPORATION OF INDIA LIMITED | CRISIL AAA | 0.73% |
| **TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent** | | **4.10%** |
| **Total** | | **100.00%** |

*Top 10 Holdings

# Performance as on as on September 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 % | -1.60% | -0.89% | -3.45% | 0.22% | -0.89% | -3.45% |
| 3 Years CAGR % | 13.08% | 13.02% | 14.21% | 15.17% | 13.02% | 14.21% |
| 5 Years CAGR % | 14.59% | 15.21% | 18.36% | 16.73% | 15.21% | 18.36% |
| Since Inception CAGR % | 10.15% | 12.08% | 13.21% | 12.15% | 12.08% | 13.21% |
| Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹) | 20491.60 | 23326.70 | 25125.24 | 23,420.70 | 23,326.70 | 25,125.24 |
| Current Value of investment if ₹ 10000/- was invested 1 Year Ago | 9840.33 | 9910.83 | 9654.83 | 10,021.78 | 9,910.83 | 9,654.83 |
| Current Value of investment if ₹ 10000/- was invested 3 Year Ago | 14462.89 | 14439.60 | 14903.74 | 15,281.18 | 14,439.60 | 14,903.74 |
| Current Value of investment if ₹ 10000/- was invested 5 Year Ago | 19766.37 | 20307.03 | 23241.41 | 21,682.82 | 20,307.03 | 23,241.41 |

*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 | 89 |
| Total Amount Invested (in ₹) | 120000 | 360000 | 600000 | 890000 |
| Present Value (in ₹) | 1,23,714 | 4,24,267 | 8,03,553 | 1390877 |
| Total No. Units | 6,037 | 20,704 | 39,214 | 67875 |
| Yield (%) | 5.82 | 10.97 | 11.64 | 11.80 |

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

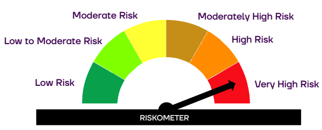
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for 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 gurrantee 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.

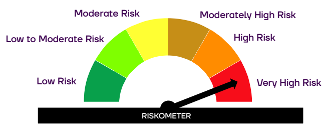
^ Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer




The risk of the scheme/benchmark is Very High

As per AMFI Tier I benchmark
CRISIL Hybrid 35+65-Aggressive TRI




The risk of the scheme/benchmark is Very High

navi MUTUAL FUND

# 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):** 0.36
# - 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 September 30, 2025

| Scheme | NAV (in ₹) |
|---|---|
| Direct Plan - Dividend Option | 32.7243 |
| Direct Plan - Growth Option | 33.1369 |
| Regular Plan - Dividend Option | 27.8441 |
| Regular Plan - Growth Option | 27.8467 |

## Fund Size (as on September 30, 2025)

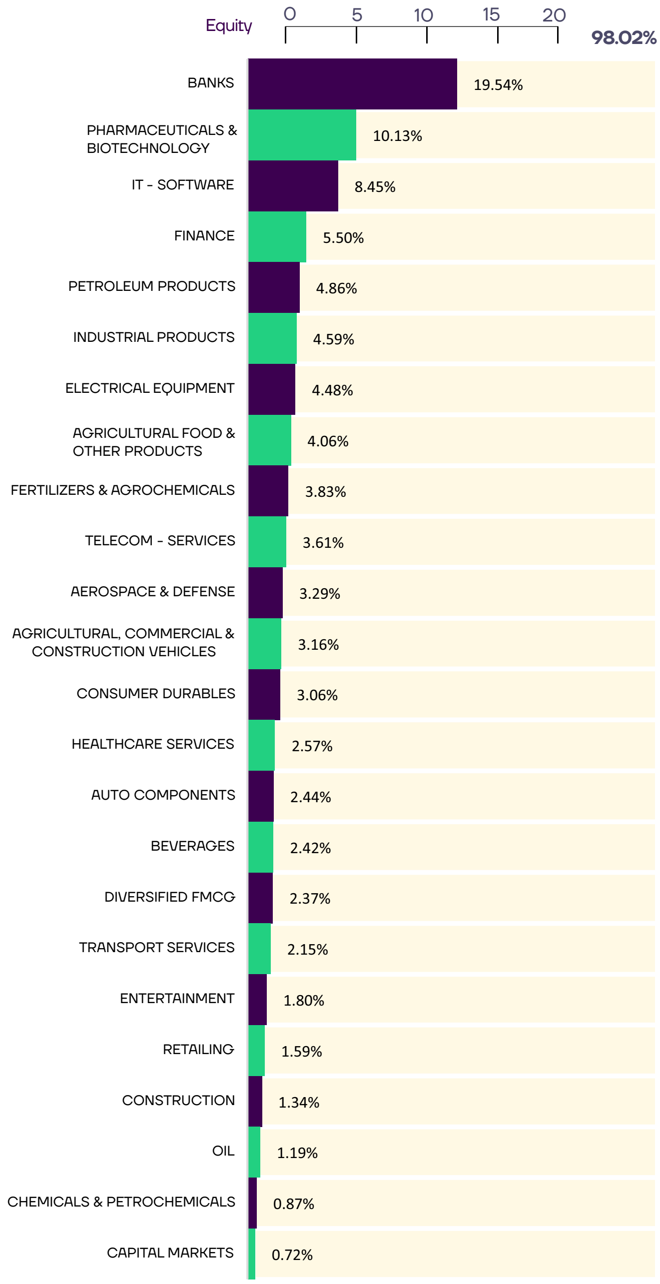
**AUM:** ₹ 52.01 Crs | **Monthly Average AUM:** ₹ 53.14 Crs

## Risk Measures (as on September 30, 2025)

**Std.Dev:** 12.9082 | **Beta:** 0.9161 | **Sharpe Ratio:** 0.6478
**Std.Dev Index:** 13.1582

**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 (%)



navi MUTUAL FUND

# Navi ELSS Tax Saver Fund

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

## Portfolio Holdings as on September 30, 2025

| Portfolio Holdings | Sector | % of Net Assets |
|---|---|---|
| **EQUITY SHARES** | | **98.02%** |
| *RELIANCE INDUSTRIES LIMITED | PETROLEUM PRODUCTS | 4.86% |
| *AXIS BANK LIMITED | BANKS | 4.24% |
| *UPL LIMITED | FERTILIZERS & AGROCHEMICALS | 3.83% |
| *BHARTI AIRTEL LIMITED | TELECOM - SERVICES | 3.61% |
| *ICICI BANK LIMITED | BANKS | 3.53% |
| *STATE BANK OF INDIA | BANKS | 3.52% |
| *SUN PHARMACEUTICAL INDUSTRIES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 3.22% |
| *ASHOK LEYLAND LIMITED | AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 3.16% |
| *CREDITACCESS GRAMEEN LIMITED | FINANCE | 3.12% |
| *HDFC BANK LIMITED | BANKS | 3.11% |
| AUROBINDO PHARMA LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 2.92% |
| THE FEDERAL BANK LIMITED | BANKS | 2.86% |
| HINDUSTAN AERONAUTICS LTD | AEROSPACE & DEFENSE | 2.74% |
| PERSISTENT SYSTEMS LTD | IT - SOFTWARE | 2.69% |
| SUZLON ENERGY LIMITED | ELECTRICAL EQUIPMENT | 2.65% |
| INFOSYS LIMITED | IT - SOFTWARE | 2.63% |
| MAX HEALTHCARE INSTITUTE LIMITED | HEALTHCARE SERVICES | 2.57% |
| UNITED SPIRITS LIMITED | BEVERAGES | 2.42% |
| HINDUSTAN UNILEVER LIMITED | DIVERSIFIED FMCG | 2.37% |
| MARICO LIMITED | AGRICULTURAL FOOD & OTHER PRODUCTS | 2.21% |
| INTERGLOBE AVIATION LIMITED | TRANSPORT SERVICES | 2.15% |
| EUREKA FORBES LTD | CONSUMER DURABLES | 2.14% |
| ZYDUS LIFESCIENCES LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 2.11% |
| ASTRAL LIMITED | INDUSTRIAL PRODUCTS | 2.10% |
| USHA MARTIN LTD | INDUSTRIAL PRODUCTS | 1.94% |
| CIPLA LIMITED | PHARMACEUTICALS & BIOTECHNOLOGY | 1.88% |
| TATA CONSUMER PRODUCTS LIMITED | AGRICULTURAL FOOD & OTHER PRODUCTS | 1.85% |
| BHARAT HEAVY ELECTRICALS LIMITED | ELECTRICAL EQUIPMENT | 1.83% |
| SAREGAMA INDIA LIMITED | ENTERTAINMENT | 1.80% |
| TUBE INVESTMENTS OF INDIA LTD | AUTO COMPONENTS | 1.79% |
| SHRIRAM FINANCE LIMITED | FINANCE | 1.66% |
| TATA CONSULTANCY SERVICES LIMITED | IT - SOFTWARE | 1.65% |
| VEDANT FASHIONS LIMITED | RETAILING | 1.59% |
| KPIT TECHNOLOGIES LIMITED | IT - SOFTWARE | 1.48% |
| SATHLOKHAR SYNERGYS E&C GLOBAL LIMITED | CONSTRUCTION | 1.34% |
| OIL INDIA LIMITED | OIL | 1.19% |
| SENCO GOLD LIMITED | CONSUMER DURABLES | 0.92% |
| DEEPAK FERTILIZERS AND PETRO. CORP. LTD | CHEMICALS & PETROCHEMICALS | 0.87% |
| COMPUTER AGE MANAGEMENT SERVICES LIMITED | CAPITAL MARKETS | 0.72% |
| JIO FINANCIAL SERVICES LIMITED | FINANCE | 0.72% |
| INDIAN BANK | BANKS | 0.65% |
| MM FORGINGS LIMITED | AUTO COMPONENTS | 0.65% |
| KOTAK MAHINDRA BANK LIMITED | BANKS | 0.57% |
| APOLLO PIPES LIMITED | INDUSTRIAL PRODUCTS | 0.55% |
| BANK OF MAHARASHTRA | BANKS | 0.55% |
| ZEN TECHNOLOGIES LIMITED | AEROSPACE & DEFENSE | 0.55% |
| UNION BANK OF INDIA | BANKS | 0.51% |
| **TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent** | | **1.98%** |
| **Total** | | **100.00%** |

*Top 10 Holdings

## Performance as on September 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 % | -9.63% | -5.28% | -3.45% | -7.91% | -5.28% | -3.45% |
| 3 Years CAGR % | 11.98% | 16.38% | 14.21% | 14.12% | 16.38% | 14.21% |
| 5 Years CAGR % | 15.16% | 20.70% | 18.36% | 17.38% | 20.70% | 18.36% |
| Since Inception CAGR % | 11.06% | 14.65% | 13.76% | 13.06% | 14.65% | 13.76% |
| Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹) | 27846.70 | 37961.35 | 35201.27 | 33,136.90 | 37,961.35 | 35,201.27 |
| Current Value of investment if ₹ 10000/- was invested 1 Year Ago | 9036.91 | 9471.76 | 9654.83 | 9,209.30 | 9,471.76 | 9,654.83 |
| Current Value of investment if ₹ 10000/- was invested 3 Year Ago | 14045.40 | 15770.73 | 14903.74 | 14,868.40 | 15,770.73 | 14,903.74 |
| Current Value of investment if ₹ 10000/- was invested 5 Year Ago | 20259.22 | 25630.00 | 23241.41 | 22,292.94 | 25,630.00 | 23,241.41 |

*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 | 117 |
| Total Amount Invested (in ₹) | 120000 | 360000 | 600000 | 1170000 |
| Present Value (in ₹) | 1,18,795 | 4,04,659 | 7,71,929 | 2020773 |
| Nifty 500 TRI | 1,23,092 | 4,40,076 | 8,72,130 | 2555288 |
| Total No. Units | 4,266 | 14,532 | 27,721 | 72568 |
| Yield (%) | -1.87 | 7.75 | 10.02 | 10.82 |

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

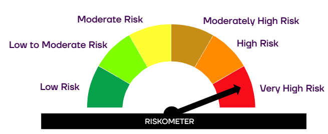
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for 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 gurrantee 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 in if doubt about whether the product is suitable for them.

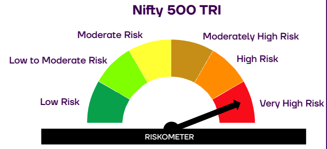
Scheme Riskometer




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 MUTUAL FUND

# 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 September 30, 2025

| Scheme | NAV (in ₹) |
|---|---|
| Direct Plan - Daily Dividend Option | 10.0129 |
| Direct Plan - Growth Option | 29.0371 |
| Direct Plan - Monthly Dividend Option | 10.0196 |
| Direct Plan - Weekly Dividend Option | 10.0069 |
| Regular Plan - Daily Dividend Option | 10.0129 |
| Regular Plan - Growth Option | 28.7772 |
| Regular Plan - Monthly Dividend Option | 10.0195 |
| Regular Plan - Weekly Dividend Option | 10.0072 |
| Unclm Red Div < 3 Yrs | 28.9342 |
| Unclm Red Div > 3 Yrs | 10.0000 |

## Fund Size (as on September 30, 2025)

**AUM:** ₹ 62.04 Crs | **Monthly Average AUM:** ₹ 64.36 Crs

## Risk Measures

(as on September 30, 2025)

**Std.Dev:** 0.1476 | **Beta:** 0.8771 | **Sharpe Ratio:** 5.3927
**Std.Dev Index:** 0.1514

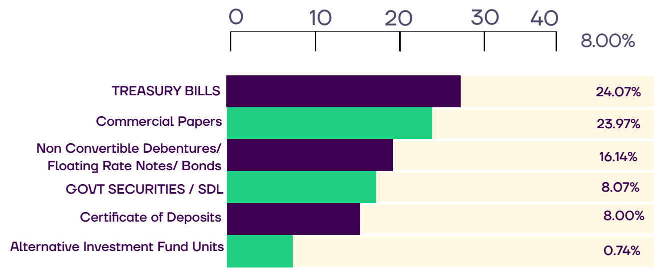
## Maturity Profile (% weightage)

| | |
|---|---|
| BELOW_OR_EQUAL_TO_50_DAYS | 72.28% |
| BELOW_90_DAYS | 7.97% |
| Alternative Investment Fund Units | 0.74% |
| Cash & Cash Equivalent | 19.01% |

## Debt Quants

| | |
|---|---|
| Portfolio Yield | 5.67 |
| Avg Mat. (yrs) | 0.08 |
| Macaulay Duration(Yrs) | 0.08 |
| Modified Duration (Yrs) | 0.08 |

## Industry Allocation Equity (%)




## Performance as on September 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 % | 6.41% | 6.72% | 6.78% | 6.46% | 6.72% | 6.78% |
| 3 Years CAGR % | 6.66% | 6.99% | 7.05% | 6.71% | 6.99% | 7.05% |
| 5 Years CAGR % | 5.51% | 5.72% | 5.63% | 5.56% | 5.72% | 5.63% |
| 10 Years CAGR % | 6.06% | 6.15% | 6.22% | 6.13% | 6.15% | 6.22% |
| Since Inception CAGR % | 7.00% | 6.87% | 6.40% | 6.79% | 6.75% | 6.51% |
| Current Value of investment if ₹10000/- was invested on Inception date (in ₹) | 28777.20 | 28251.24 | 26363.23 | 23,107.67 | 22,991.19 | 22,364.39 |
| Current Value of investment if ₹10000/- was invested 1 Year Ago | 10641.08 | 10671.65 | 10678.06 | 10,646.36 | 10,671.65 | 10,678.06 |
| Current Value of investment if ₹10000/- was invested 3 Years Ago | 12136.75 | 12249.95 | 12271.22 | 12,152.75 | 12,249.95 | 12,271.22 |
| Current Value of investment if ₹10000/- was invested 5 Years Ago | 13076.70 | 13207.20 | 13153.50 | 13,107.12 | 13,207.20 | 13,153.50 |
| Current Value of investment if ₹10000/- was invested 10 Years Ago | 18011.82 | 18167.59 | 18289.59 | 18,142.23 | 18,167.59 | 18,289.59 |

*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 @@- Additional TRI.

navi MUTUAL FUND

# Navi Liquid Fund

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

# Portfolio Holdings as on September 30, 2025

| | Portfolio Holdings | Rating | % of Net Assets |
|---|---|---|---|
| | **CERTIFICATE OF DEPOSITS** | | **8.00%** |
| * | ICICI BANK LIMITED | ICRA A1+ | 8.00% |
| * | **COMMERCIAL PAPERS** | | **23.97%** |
| * | BAJAJ FINANCIAL SECURITIES LIMITED | CRISIL A1+ | 8.00% |
| * | TIME TECHNOPLAST LIMITED | CRISIL A1+ | 8.00% |
| * | NABARD | CRISIL A1+ | 7.97% |
| * | **NON-CONVERTIBLE DEBENTURE / ZCB** | | **16.14%** |
| * | LIC HOUSING FINANCE LIMITED | CRISIL AAA | 8.07% |
| * | SIDBI | ICRA AAA | 8.07% |
| * | **TREASURY BILLS** | | **24.07%** |
| * | 364 DAYS TREASURY BILL 13-NOV-2025 | SOVEREIGN | 16.02% |
| | 91 DAYS TREASURY BILL 09-OCT-2025 | SOVEREIGN | 8.05% |
| | **Alternative Investment Fund Units** | | **0.74%** |
| | SBI FUNDS MANAGEMENT PVT LMTD | | 0.74% |
| | **GOVT SECURITIES / SDL** | | **8.07%** |
| | 7.99% KERALA SDL 28-OCT-2025 | SOVEREIGN | 8.07% |
| | **TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent** | | **19.01%** |
| | **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 | 187 |
| Total Amount Invested (in ₹) | 120000 | 360000 | 600000 | 1870000 |
| Present Value (in ₹) | 1,23,919 | 3,97,797 | 7,01,928 | 3176906 |
| ICRA Liquid Index | - | - | - | - |
| Total No. Units | 4,306 | 13,823 | 24,392 | 110397 |
| Yield (%) | 6.13 | 6.59 | 6.21 | 6.46 |

### 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 gurrantee protection against a loss in a declining market.

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

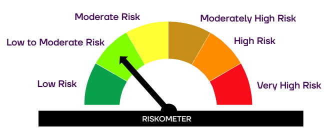
| Potential Risk Class | | | |
|---|---|---|---|
| Credit Risk → <br> Interest Rate Risk ↓ | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Relatively Low (Class I) | | Class B-1 | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

# This Product Is Suitable For Investors Who Are Seeking^

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

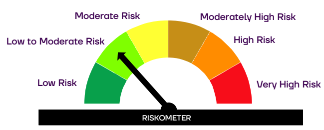
^ Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

**Scheme Riskometer**




The risk of the scheme/benchmark is Moderate

**As per AMFI Tier I benchmark CRISIL Liquid Debt A-I TRI**




The risk of the scheme/benchmark is Low to Moderate

| NAVI LIQUID FUND | | | | |
|---|---|---|---|---|
| Scheme / Plan | Record Date | Net Dividend (₹ per unit) | | Cum Dividend NAV (in ₹) |
| | | Individual/HUF | Corporate | |
| REGULAR PLAN MONTHLY DIVIDEND | 26-Sep-25 | 0.04004 | 0.04004 | 10.0526 |
| DIRECT MONTHLY DIVIDEND | 26-Sep-25 | 0.04052 | 0.04052 | 10.0531 |
| 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 |

## 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 (Incl.GST) | AUM as on September 30, 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Navi 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 installments, Weekly installments, Fortnightly 24 installments, Monthly 12 -installments, Quarterly 4 installments, Half Yearly 2 installments | 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 (i.e. January, April, July, October) except 29th, 30th, 31st/ Half Yearly - Any Day of the month except for each Half Yearly (i.e. September, March) except 29th, 30th, 31st | 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 - 2.23% Dir - 0.56% | ₹ 253.31Crs |
| **Navi 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 | | | 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 - 0.52% | ₹ 310.79 Crs |
| **Navi Aggressive HybridFund** 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 | | | 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 - 2.27% Dir - 0.55% | ₹ 122.87Crs |
| **Navi Elss Tax Saver Fund** An open-ended equity linked saving scheme with a statutory lock in of 3 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 | | | Yes | Monthly & Quarterly | Monthly- ₹500/- Quarterly- ₹1500/- | Mothly : 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% | ₹ 52.01 Crs |
| **Navi 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 | | | 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% | ₹ 62.04 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.
*endeavours T+1

## 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 | 9.64 | 10.83 | 3.71 | 3.95 | 12.83 | 13.18 | - | - |
| Navi Nifty 50 Index Fund | 11.75 | 12.22 | (3.59) | (3.45) | 14.00 | 14.21 | - | - |
| NAVI ELSS TAX SAVER NIFTY 50 INDEX FUND | 15.77 | 16.93 | (3.63) | (3.45) | - | - | - | - |
| Navi Nifty IT Index Fund | -1.53 | -0.21 | (18.10) | (17.96) | - | - | - | - |
| Navi Nifty Next 50 Index Fund | 13.17 | 14.17 | (11.28) | (11.16) | 17.29 | 17.81 | - | - |
| Navi Nifty 500 Multicap 50:25:25 Index Fund | -3.32 | 26.99 | (6.18) | 21.90 | - | - | - | - |

**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 | 6.79 | 6.75 | 6.46 | 6.72 | 6.71 | 6.99 | 5.56 | 5.72 |
| Navi Aggressive Hybrid Fund - Direct Growth | 12.15 | 12.08 | 0.22 | (0.89) | 15.17 | 13.02 | 16.73 | 15.21 |

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

**Note:**
a. Mr. Ashutosh Shirwaikar manages 15 schemes.
b. Mr. Tanmay Sethi manages 2 schemes.
c. 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 camsahm@camsonline.com . Trade Centre,1st Floor45, Dikensen Road ( Next to Manipal Centre ). Bangalore,Karnataka,560042 camsbgl@camsonline.com . Plot No-501/1741/1846, Office No:-203 (2nd Floor). Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar-751001, Odisha camsbhr @camsonline.com . Deepak Tower, SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017 camscha@camsonline.com . Ground Floor No.178/10,Kodambakkam High Road, Opp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034 camslb1@camsonline.com . Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016 camscoc@camsonline.com . No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002 camscbe@camsonline.com . Plot No.3601,Nazrul Sarani,City Centre,Durgapur-713216 camsdur@camsonline.com . Office No.103,1st Floor, Unitech City Centre,M.G.Road,Panaji Goa,Goa-403001 camsgoa@camsonline.com . 208, II Floor Jade ArcadeParadise Circle,Hyderabad,Telangana,5000033 camshyd@camsonline.com . 101, Shalimar Corporate Centre, 8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001 camsind@camsonline.com . R-7, Yudhisthir Marg C-SchemeBehind Ashok Nagar Police Station,Jaipur,Rajasthan,302001 camsjai@camsonline.com . I Floor 106 to 108City 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,Pakhowal Road,Ludhiana,Punjab,141002 camsldh@camsonline.com . Shop No 3 2nd Floor Surya Towers,No 272/273 Goodshed Street, Madurai - 625001 camsmdu@camsonline.com . No. G 4 & G 5,Inland MonarchOpp. Karnataka Bank Kadri Main Road, Kadri,Mangalore,Karnataka,575003 camsman@camsonline.com . Rajabahdur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023 camsbby@camsonline.com . 145 ,Lendra,New Ramdaspeth,Nagpur,Maharashtra,440010 camsnpr@camsonline.com . CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001 camsdel@camsonline.com . G-3, Ground Floor,OM ComplexNear 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 Center,Nr.Kadiwala 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, Labbipet,Vijayawada,AndhraPradesh,520010 camsvij@camsonline.com . Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH camsviz@camsonline.com . No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002 camsagr@camsonline.com . AMC No. 423/30 Near ChurchOpp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001 camsajm@camsonline.com . 30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001 camsall@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-313,Mukut House,Amritsar-143001 camsamt@camsonline.com . 101, A.P. Tower,B/H, Sardhar Gunj,Next to Nathwani Chambers,AnandGujarat388001 camsana@camsonline.com . Block – G 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303 camsasa@camsonline.com . 2nd Floor,Block No.D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001 camsaur@camsonline.com . Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006 camsbel@camsonline.com . Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch,Berhampur-760002 camsbrp@camsonline.com . 305-306, Sterling Point,Waghawadi RoadOpp. HDFC BANK,BhavnagarGujarat364002 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 syam 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,MadhyaPradesh462011 camsbhp@camsonline.com . Mazzanine FloorF-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, ,BurdwanWestbengal713101 camsbdw@camsonline.com . 29/97G 2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016 camsclt@camsonline.com . Near Indian Overseas BankCantonment Road,Mata Math,Cuttack,Orissa,753001 camscut@camsonline.com . 13, Ist Floor,Akkamahadevi Samaj ComplexChurch Road,P.J.Extension,Davangere,Karnataka,577002 camsdvg@camsonline.com . 204/121 Nari Shilp Mandir Marg(Ist 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, Seshaiyer Complex,Agraharam Street,Erode,Tamilnadu,638001 camserd@camsonline.com , B-49, 1st Floor,Nehru Ground,Behind Anupam Sweet House NIT,Faridabad,Haryana,121001 camsfdb@camsonline.com . 1st Floor,C-10 RDC Rajnagar,Opp Kacheri Gate No.2,Ghaziabad-201002 camsgha@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, Chakkarpur , Gurgaon-122001. camsgur@camsonline.com . Piyali Phukan Road,K.C.Path,House No.1,Rehabari,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 ComplexOpp. Court, Club Road,Hubli,Karnataka,580029 camshub@camsonline.com . 8, Ground Floor, Datt Towers,Behind Commercial Automobiles,Napier Town,Jabalpur,MadhyaPradesh,482001 camsjab@camsonline.com . 144,Vijay Nagar,Near Capital Small Finance Bank,Football Chowk,Jalandar City-144001 camsjal@camsonline.com . Rustomji Infotech Services70, NavipethOpp. Old Bus StandJalgaon,Maharashtra,425001 camsjlg@camsonline.com . 207,Manek Centre,P N Marg,Jamnagar,Gujarat,361001 camsjam@camsonline.com . 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No.1,1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals),Saraswati Puram,Mysore,Karnataka,570009 camsmys@camsonline.com .1st Floor,"Shraddha Niketan",Tilak Wadi,Opp Hotel City Pride,Sharanpur Road,Nasik-422002 camsnsk@camsonline.com . 97/56, I Floor, Immadisetty TowersRanganayakulapet Road, Santhapet,Nellore,AndhraPradesh,524001 camsnel@camsonline.com . SCO 83-84, 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 camsptl@camsonline.com . S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001 camspdy@camsonline.com . HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004 camsrai@camsonline.com . Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101 camsrmd@camsonline.com . 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No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102 camsbry@camsonline.com . 214-215,2nd floor, Shivani Park, Opp.Shankheswar Complex,Kaliawadi,Navsari –396445,Gujarat camsnvs@camsonline.com . SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 camsrok@camsonline.com . Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501, Andhra Pradesh camstpt@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 FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001 camsslp@camsonline.com . "Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue, Junagadh Gujarat-362001 camsjdh@camsonline.com . Shop No - F -56First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002 camsakl@camsonline.com . Uthram Chanmbers(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,Satara,Maharashtra,415002 camssat@camsonline.com . No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001 camskum@camsonline.com . Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001 camsblp@camsonline.com . F-62-63,2nd Floor,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 camsbly@camsonline.com. Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001 camsako@camsonline.com . 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 camsynr@camsonline.com . SSM Jalan RoadGround floorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 camsdeo@camsonline.com . HNo.7-1-257, Upstairs S B H mangammathota,Karimnagar,Telangana,505001 camskri@camsonline.com . Bandi Subbaramaiah Complex,D.No:3/1718, Shop No: 8, Raja Reddy Street,Kadapa,AndhraPradesh,516001 camskdp@camsonline.com . I Floor, Opp. Panchayat Bhawan Main gateBus stand,Shimla,HimachalPradesh,171001 camssml@camsonline.com . Room No.PP.14/435Casa Marina Shopping CentreTalap,Kannur,Kerala,670004 camsknr@camsonline.com . 1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002 camsmna@camsonline.com . Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301 camshaz@camsonline.com . 15-570-33, I FloorPallavi Towers,Subash RoadOpp:Canara Bank,Anantapur,AndhraPradesh,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 BlockSri Ganganagar,Rajasthan,335001 camssgnr@camsonline.com . 2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001 camsbti@camsonline.com . No.65 1st FloorKishnappa Compound1st 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 . F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601 camsmrg@camsonline.com . 126 G, V.P.Towers, Kovai Road,Basement of Axis BankKarur,Tamilnadu,639002 camskar@camsonline.com .Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001 camsbkn@camsonline.com . D No.25-4-29,1St floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001 camskkd@camsonline.com . Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001 camsbil@camsonline.com . 208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195 camsvap@camsonline.com . SCO 48-49,Ground Floor,opp peer, Bal Bhawan Road, Near HDFC Bank,Ambala City, Haryana - 134 003 camsamb@camsonline.com . Advisor Chowmuhani (Ground Floor),KrishnanagarAgartala,Tripura,799001 camsaga@camsonline.com . I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001 camssah@camsonline.com . "Silver Palace" OT Road,Inda-Kharagpur,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 Thomsan Bakery,Manjady,Thiruvalla-689105 camstvl@camsonline.com . Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,688001 camsalp@camsonline.com . E-3,Ground Floor,Sector 3,Near Fresh Food factory,Noida-201301 camsnoi@camsonline.com . Dev Corpora,1st Floor,Office No.102,Cadbury Junction,Eastern Express Way,Thane-400601 camsthn@camsonline.com . No.351,Icon,501,5th Floor,Western Express Highway,Andheri East,Mumbai-400069 camsadh@camsonline.com . Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416 camssgi@camsonline.com . Shop No 6, Ground Floor,Anand Plaza Complex,Bharat Nagar,Shivaji Putla Road,Jalna,Maharashtra,431203camsjna@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 Camsbor@camsonline.com . 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F 142, First Floor,Ghantakarna Complex Gunj Bazar,Nadiad,Gujarat,387001 camsndi@camsonline.com . 3, Adelade Apartment,Christain 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, Suvidha 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 . 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