navi MUTUAL FUND

Factsheet

October 2025

Navi Flexi Cap Fund

NAVI FLEXI CAP FUND

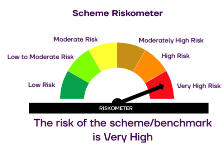
An open ended equity scheme investing across large, mid & small cap stockst

This product is suitable for investors who are seeking*

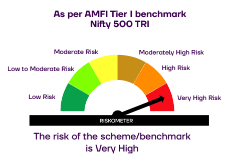
- Capital appreciation over the long term
- To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks

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

Scheme Riskometer



Benchmark Riskometer



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

Toll free : 1800 203 2131 mf@navi.com

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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): 0.67
- 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 October 31, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	26.8100
Direct Plan - Growth Option	27.0493
Direct Plan - Half Yearly Dividend Option	26.8441
Direct Plan - Monthly Dividend Option	26.8384
Direct Plan - Quarterly Dividend Option	26.8646
Direct Plan - Yearly Dividend Option	26.8433
Regular Plan - Dividend Option	23.4318
Regular Plan - Growth Option	23.4284
Regular Plan - Half Yearly Dividend Option	23.4320
Regular Plan - Monthly Dividend Option	23.4376
Regular Plan - Quarterly Dividend Option	23.4258
Regular Plan - Yearly Dividend Option	23.4290

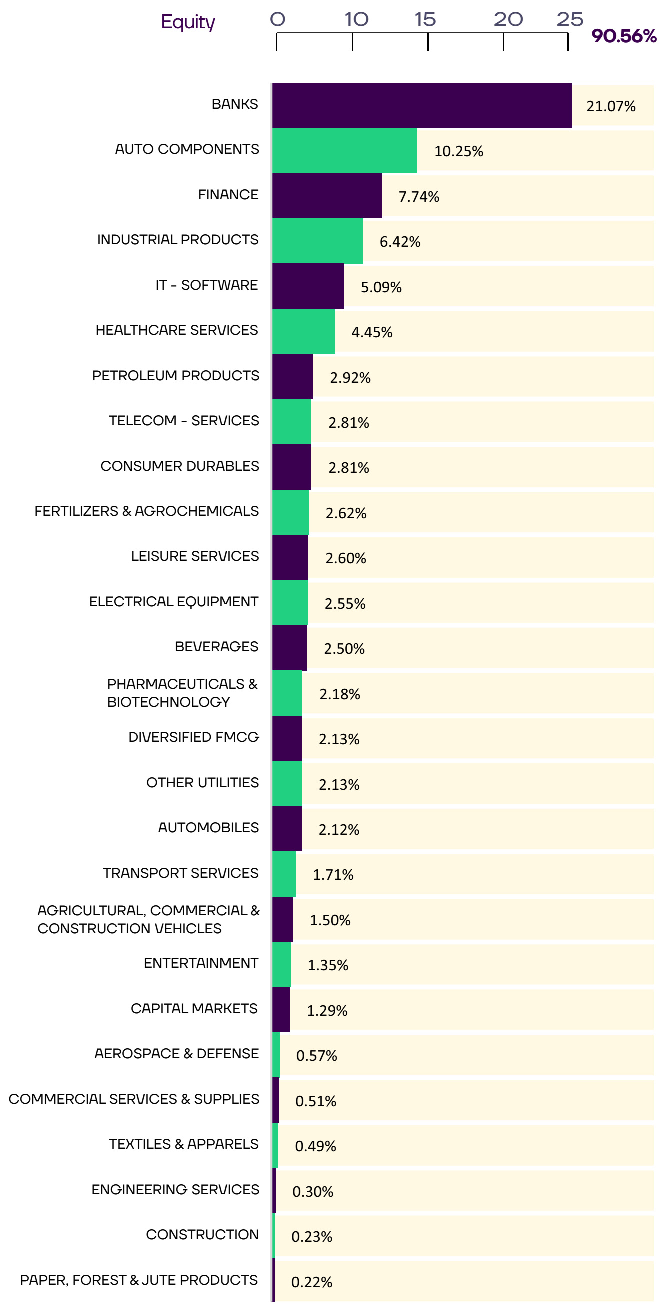
Fund Size (as on October 31, 2025)

AUM: ₹ 262.98 Crs | **Monthly Average AUM:** ₹ 260.37 Crs

Risk Measures (as on October 31, 2025)

Std.Dev: 12.8245 | **Beta:** 0.9031 | **Sharpe Ratio:** 0.6918
Std.Dev Index: 13.1788

Industry Allocation Equity (%)



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Navi Flexi Cap Fund

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

Portfolio Holdings as on October 31, 2025

Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES		**90.56%**
* HDFC BANK LIMITED	BANKS	5.93%
* ICICI BANK LIMITED	BANKS	4.50%
* AXIS BANK LIMITED	BANKS	3.96%
* SHRIRAM FINANCE LIMITED	FINANCE	3.52%
* USHA MARTIN LTD	INDUSTRIAL PRODUCTS	3.11%
* SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	2.99%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.81%
* KOTAK MAHINDRA BANK LIMITED	BANKS	2.80%
* BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	2.60%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	2.43%
INFOSYS LIMITED	IT - SOFTWARE	2.34%
VARUN BEVERAGES LIMITED	BEVERAGES	2.31%
EMS LIMITED	OTHER UTILITIES	2.13%
ITC LIMITED	DIVERSIFIED FMCG	2.13%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.11%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	2.05%
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.01%
LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	1.99%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.90%
SKY GOLD AND DIAMONDS LIMITED	CONSUMER DURABLES	1.86%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.71%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.64%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	1.58%
S.J.S. ENTERPRISES LIMITED EQ	AUTO COMPONENTS	1.57%
TATA MOTORS PASSENGER VEHICLES LIMITED	AUTOMOBILES	1.50%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.45%
THE FEDERAL BANK LIMITED	BANKS	1.44%
RAINBOW CHILDRENS MEDICARE LIMITED	HEALTHCARE SERVICES	1.38%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.35%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.13%
POLYCAB INDIA LIMITED	INDUSTRIAL PRODUCTS	1.08%
INDEGENE LIMITED	HEALTHCARE SERVICES	0.97%
YASH HIGHVOLTAGE LTD	ELECTRICAL EQUIPMENT	0.97%
ACTION CONSTRUCTION EQUIPMENT LTD	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.96%
STATE BANK OF INDIA	BANKS	0.87%
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.86%
UNO MINDA LIMITED	AUTO COMPONENTS	0.82%
BANK OF MAHARASHTRA	BANKS	0.75%
FIEM INDUSTRIES LTD	AUTO COMPONENTS	0.67%
POWER FINANCE CORPORATION LIMITED	FINANCE	0.66%
TATA MOTORS COMMERCIAL VEHICLES LIMITED	AUTOMOBILES	0.62%
HDFC ASSET MANAGEMENT COMPANY LIMITED	CAPITAL MARKETS	0.61%
ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.59%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.59%
SENCO GOLD LIMITED	CONSUMER DURABLES	0.57%
ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.57%
C.E. INFO SYSTEMS LIMITED	IT - SOFTWARE	0.55%
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.54%
REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	0.51%
DHANUKA AGRITECH LIMITED	FERTILIZERS & AGROCHEMICALS	0.50%
GULF OIL LUBRICANTS INDIA LIMITED	PETROLEUM PRODUCTS	0.49%
KEWAL KIRAN CLOTHING LTD	TEXTILES & APPARELS	0.49%
REC LIMITED	FINANCE	0.49%
UNION BANK OF INDIA	BANKS	0.49%
PI INDUSTRIES LIMITED	FERTILIZERS & AGROCHEMICALS	0.48%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.45%
CROMPTON GREAVES CONSUMER ELECTRICAL LTD	CONSUMER DURABLES	0.38%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.37%
INDIAN BANK	BANKS	0.33%
KNOWLEDGE MARINE & ENG LTD	ENGINEERING SERVICES	0.30%
LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.23%
NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.23%
JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	0.22%
SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.22%
NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.20%
UNITED SPIRITS LIMITED	BEVERAGES	0.19%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.19%
KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.16%
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	0.16%
COMMERCIAL PAPERS		**2.08%**
POWER FINANCE CORPORATION LIMITED	CRISIL A1+	1.13%
TIME TECHNOPLAST LIMITED	CRISIL A1+	0.95%
NON-CONVERTIBLE DEBENTURE / ZCB		**0.71%**
SHRIRAM FINANCE LIMITED	CARE AA+	0.38%
MUTHOOT FINANCE LIMITED	CRISIL AA+	0.22%
HDFC BANK LIMITED	CRISIL AAA	0.11%
TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		**6.65%**
Total		**100.00%**

*Top 10 Holdings

Performance as on October 31, 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 %	1.50%	5.56%	7.59%	3.35%	5.56%	7.59%
3 Years CAGR %	12.57%	16.49%	13.90%	14.65%	16.49%	13.90%
5 Years CAGR %	17.86%	21.08%	18.56%	20.11%	21.08%	18.56%
Since Inception CAGR %	12.34%	14.91%	13.88%	14.57%	14.91%	13.88%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	23428.40	27645.89	25884.61	27,049.30	27,645.89	25,884.61
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10150.16	10555.80	10758.79	10,335.28	10,555.80	10,758.79
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	14268.21	15812.22	14781.17	15,076.22	15,812.22	14,781.17
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	22765.47	26045.72	23449.00	25,020.40	26,045.72	23,449.00

*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	87
Total Amount Invested (in ₹)	120000	360000	600000	870000
Present Value (in ₹)	1,28,107	4,26,503	8,21,635	1450902
Nifty 500 TRI	1,28,939	4,52,964	8,94,144	1646463
Total No. Units	5,468	18,205	35,070	61929
Yield (%)	12.79	11.32	12.53	13.83

SIP date every 1st business day of the month

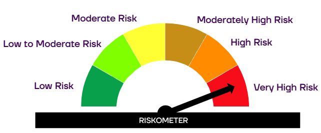
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for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

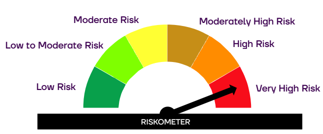
Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 MUTUAL FUND

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 October 31, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	42.7638
Direct Plan - Growth Option	43.2846
Direct Plan - Half Yearly Dividend Option	42.6548
Direct Plan - Yearly Dividend Option	42.6174
Regular Plan - Dividend Option	36.0087
Regular Plan - Growth Option	36.0130
Regular Plan - Half Yearly Dividend Option	36.0219
Regular Plan - Yearly Dividend Option	37.0393

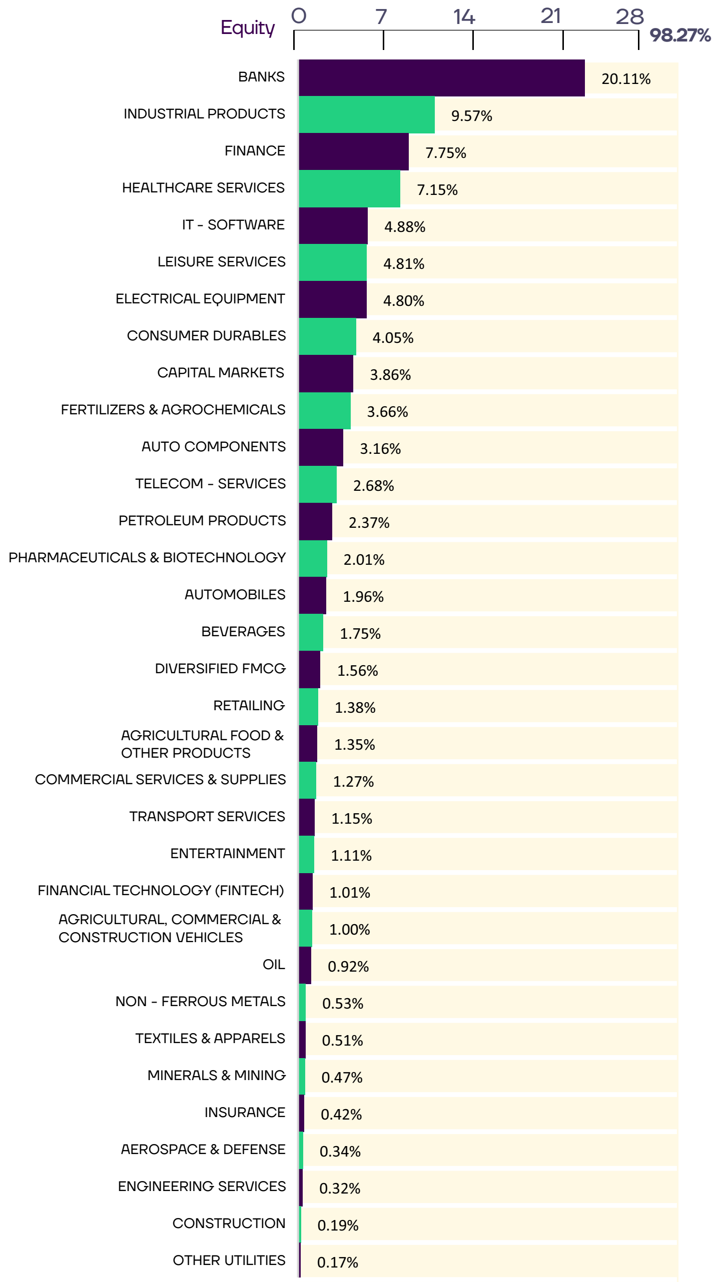
Fund Size (as on October 31, 2025)

AUM: ₹ 318.87 Crs | **Monthly Average AUM:** ₹ 317.22Crs

Risk Measures (as on October 31, 2025)

Std.Dev: 14.0027| **Beta:** 0.9514 | **Sharpe Ratio:** 0.6666
Std.Dev Index: 13.6517

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 October 31, 2025

Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES		98.27%
* HDFC BANK LIMITED	BANKS	4.29%
* ICICI BANK LIMITED	BANKS	3.18%
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	3.16%
* THE FEDERAL BANK LIMITED	BANKS	3.04%
* AXIS BANK LIMITED	BANKS	2.94%
* ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.84%
* SHRIRAM FINANCE LIMITED	FINANCE	2.82%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.68%
* KOTAK MAHINDRA BANK LIMITED	BANKS	2.67%
* JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	2.42%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.34%
APL APOLLO TUBES LIMITED	INDUSTRIAL PRODUCTS	2.11%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	1.96%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.93%
RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	1.85%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	1.77%
DIXON TECHNOLOGIES (INDIA) LIMITED	CONSUMER DURABLES	1.70%
HDFC ASSET MANAGEMENT COMPANY LIMITED	CAPITAL MARKETS	1.69%
INFOSYS LIMITED	IT - SOFTWARE	1.67%
STATE BANK OF INDIA	BANKS	1.65%
CUMMINS INDIA LIMITED	INDUSTRIAL PRODUCTS	1.63%
ITC LIMITED	DIVERSIFIED FMCG	1.56%
VARUN BEVERAGES LIMITED	BEVERAGES	1.55%
PREMIER ENERGIES LIMITED	ELECTRICAL EQUIPMENT	1.53%
USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.53%
BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	1.50%
BANK OF MAHARASHTRA	BANKS	1.48%
INDEGENE LIMITED	HEALTHCARE SERVICES	1.45%
INFO EDGE (INDIA) LIMITED	RETAILING	1.38%
UNO MINDA LIMITED	AUTO COMPONENTS	1.36%
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.35%
RAINBOW CHILDRENS MEDICARE LIMITED	HEALTHCARE SERVICES	1.35%
REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	1.27%
SKY GOLD AND DIAMONDS LIMITED	CONSUMER DURABLES	1.26%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.15%
NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	1.14%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.11%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	1.09%
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.02%
PB FINTECH LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	1.01%
ACTION CONSTRUCTION EQUIPMENT LTD	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.00%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.93%
OIL INDIA LIMITED	OIL	0.92%
ITC HOTELS LIMITED	LEISURE SERVICES	0.89%
CROMPTON GREAVES CONSUMER ELECTRICAL LTD	CONSUMER DURABLES	0.84%
PERSISTENT SYSTEMS LTD	IT - SOFTWARE	0.83%
BAJAJ FINANCE LIMITED	FINANCE	0.82%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	0.80%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	0.68%
REC LIMITED	FINANCE	0.68%
NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.66%
ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.61%
FORTIS HEALTHCARE LIMITED	HEALTHCARE SERVICES	0.59%
C.E. INFO SYSTEMS LIMITED	IT - SOFTWARE	0.54%
MOTILAL OSWAL FINANCIAL SERVICES	CAPITAL MARKETS	0.54%
SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.54%
HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.53%
GULF OIL LUBRICANTS INDIA LIMITED	PETROLEUM PRODUCTS	0.52%
KEWAL KIRAN CLOTHING LTD	TEXTILES & APPARELS	0.51%
UNION BANK OF INDIA	BANKS	0.51%
PI INDUSTRIES LIMITED	FERTILIZERS & AGROCHEMICALS	0.50%
SCHAEFFLER INDIA LTD	AUTO COMPONENTS	0.50%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.49%
GLOBAL HEALTH LIMITED	HEALTHCARE SERVICES	0.49%
POLYCAB INDIA LIMITED	INDUSTRIAL PRODUCTS	0.48%
POWER FINANCE CORPORATION LIMITED	FINANCE	0.48%
YASH HIGHVOLTAGE LTD	ELECTRICAL EQUIPMENT	0.48%
LOYDS METALS AND ENERGY LIMITED	MINERALS & MINING	0.47%
AJANTA PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.46%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.44%
KEI INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.44%
LIFE INSURANCE CORPORATION OF INDIA	INSURANCE	0.42%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.40%
KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.38%
INDIAN BANK	BANKS	0.35%
ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.34%
KNOWLEDGE MARINE & ENG LTD	ENGINEERING SERVICES	0.32%
EUREKA FORBES LTD	CONSUMER DURABLES	0.25%
MPHASIS LIMITED	IT - SOFTWARE	0.22%
TORRENT PHARMACEUTICALS LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.22%
SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	0.21%
UNITED SPIRITS LIMITED	BEVERAGES	0.20%
LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.19%
EMS LIMITED	OTHER UTILITIES	0.17%
TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		1.73%
Total		100.00%

*Top 10 Holdings

Performance as on October 31, 2025

Period	Navi Large & Midcap Fund- Regular Growth	NIFTY Large Midcap 250 TRI *@	NIFTY 50 TRI@@	Navi Large & Midcap Fund Direct Growth	NIFTY Large Midcap 250 TRI*@	NIFTY 50 TRI@@
1 Year CAGR %	1.98%	6.47%	7.59%	3.90%	6.47%	7.59%
3 Years CAGR %	12.86%	19.00%	13.90%	15.00%	19.00%	13.90%
5 Years CAGR %	19.43%	23.76%	18.56%	21.77%	23.76%	18.56%
Since Inception CAGR %	13.81%	16.56%	14.26%	15.94%	16.56%	14.26%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	36013.00	45632.27	37446.99	43,284.60	45,632.27	37,446.99
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10198.17	10647.10	10758.79	10,389.52	10,647.10	10,758.79
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	14380.98	16859.68	14781.17	15,216.41	16,859.68	14,781.17
Current Value of investment if ₹ 10000/- was invested 5Year Ago	24326.20	29071.58	23449.00	26,802.27	29,071.58	23,449.00

*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	118
Total Amount Invested (in ₹)	120000	360000	600000	1180000
Present Value (in ₹)	1,26,367	4,28,978	8,35,194	2391380
Nifty Large Mid cap 250 TRI	1,29,555	4,65,155	9,42,756	2941124
Total No. Units	3,509	11,912	23,191	66403
Yield (%)	10.00	11.72	13.19	13.78

SIP date every 1st business day of the month

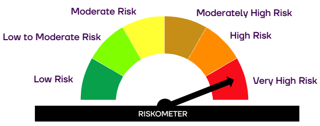
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for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

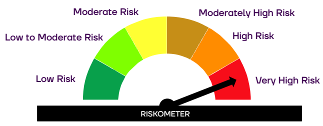
Scheme Riskometer



The risk of the scheme/benchmark is Very High

As per AMFI Tier I benchmark

Nifty 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): 0.65
- 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 October 31, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	23.8858
Direct Plan - Growth Option	23.9905
Direct Plan - Half Yearly Dividend Option	23.8860
Direct Plan - Monthly Dividend Option	23.8844
Direct Plan - Quarterly Dividend Option	23.8848
Direct Plan - Yearly Dividend Option	23.8892
Regular Plan - Dividend Option	20.9606
Regular Plan - Growth Option	20.9594
Regular Plan - Half Yearly Dividend Option	20.9724
Regular Plan - Monthly Dividend Option	20.9588
Regular Plan - Quarterly Dividend Option	20.9595
Regular Plan - Yearly Dividend Option	20.9569

Fund Size (as on October 31, 2025)

AUM: ₹ 125.96 Crs | **Monthly Average AUM:** ₹ 125.41 Crs

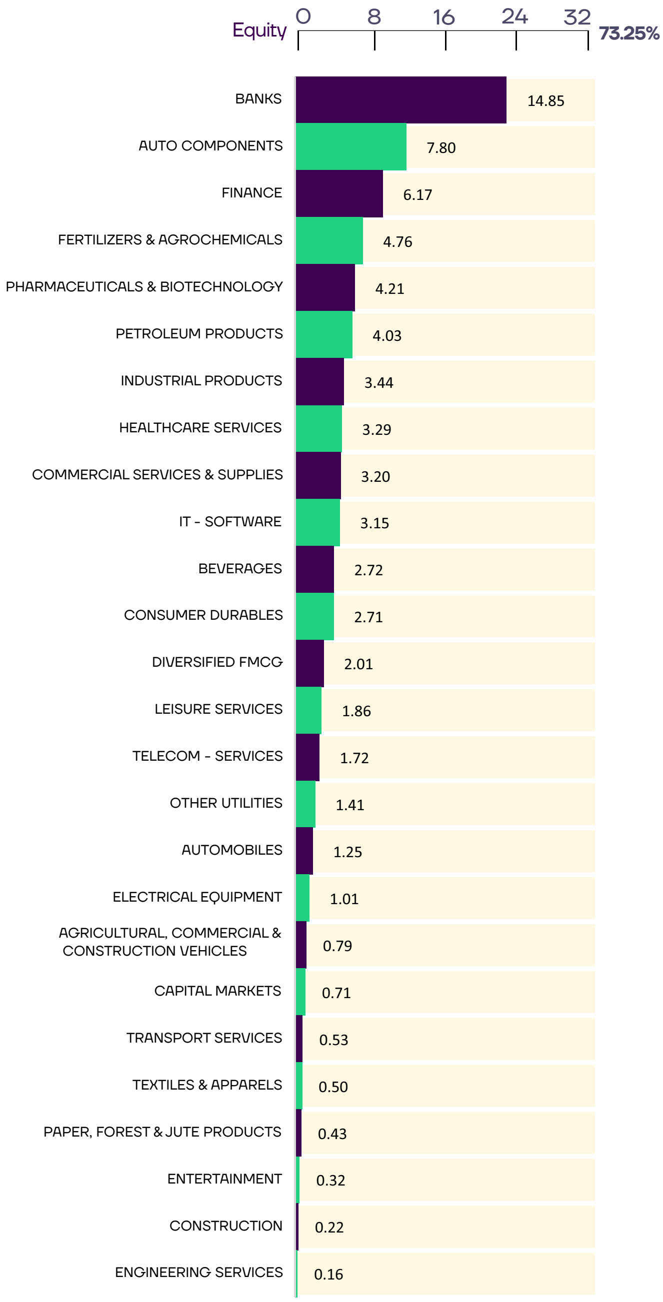
Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	15.44%
BELOW_90_DAYS	1.57%
BELOW_1_YEAR	6.62%
Cash & Cash Equivalent	3.12%

Debt Quants

Portfolio Yield	6.06
Avg Mat. (yrs)	0.19
Macaulay Duration(Yrs)	0.19
Modified Duration (Yrs)	0.18

Industry Allocation Equity (%)



Risk Measures

(as on October 31, 2025)
Std.Dev: 9.3286 | **Beta:** 1.0332 | **Sharpe Ratio:** 0.9400
Std.Dev Index: 7.8943

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

navi MUTUAL FUND

Portfolio Holdings as on October 31, 2025

Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES		**73.25%**
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	3.84%
* AXIS BANK LIMITED	BANKS	3.81%
* HDFC BANK LIMITED	BANKS	3.68%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.54%
* REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	3.20%
* USHA MARTIN LTD	INDUSTRIAL PRODUCTS	3.11%
* KOTAK MAHINDRA BANK LIMITED	BANKS	2.91%
* ICICI BANK LIMITED	BANKS	2.87%
* VARUN BEVERAGES LIMITED	BEVERAGES	2.72%
* SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	2.45%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.24%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.11%
BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	1.79%
SHRIRAM FINANCE LIMITED	FINANCE	1.74%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	1.72%
INDEGENE LIMITED	HEALTHCARE SERVICES	1.72%
LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	1.70%
SENCO GOLD LIMITED	CONSUMER DURABLES	1.47%
EMS LIMITED	OTHER UTILITIES	1.41%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.39%
RAINBOW CHILDRENS MEDICARE LIMITED	HEALTHCARE SERVICES	1.36%
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.31%
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.27%
SKY GOLD AND DIAMONDS LIMITED	CONSUMER DURABLES	1.24%
INFOSYS LIMITED	IT - SOFTWARE	1.18%
TATA MOTORS PASSENGER VEHICLES LIMITED	AUTOMOBILES	1.17%
FIEM INDUSTRIES LTD	AUTO COMPONENTS	1.16%
ITC LIMITED	DIVERSIFIED FMCG	1.14%
YASH HIGHVOLTAGE LTD	ELECTRICAL EQUIPMENT	1.01%
UNO MINDA LIMITED	AUTO COMPONENTS	0.88%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	0.87%
ALIVUS LIFE SCIENCES	PHARMACEUTICALS & BIOTECHNOLOGY	0.79%
BANK OF MAHARASHTRA	BANKS	0.75%
POWER FINANCE CORPORATION LIMITED	FINANCE	0.64%
ADITYA BIRLA CAPITAL LIMITED	FINANCE	0.58%
C.E. INFO SYSTEMS LIMITED	IT - SOFTWARE	0.58%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	0.53%
KEWAL KIRAN CLOTHING LTD	TEXTILES & APPARELS	0.50%
DHANUKA AGRITECH LIMITED	FERTILIZERS & AGROCHEMICALS	0.49%
GULF OIL LUBRICANTS INDIA LIMITED	PETROLEUM PRODUCTS	0.49%
REC LIMITED	FINANCE	0.49%
UNION BANK OF INDIA	BANKS	0.49%
ACTION CONSTRUCTION EQUIPMENT LTD	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.48%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.48%
COMPUTER AGE MANAGEMENT SERVICES LIMITED	CAPITAL MARKETS	0.47%
JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	0.43%
PI INDUSTRIES LIMITED	FERTILIZERS & AGROCHEMICALS	0.43%
INDIAN BANK	BANKS	0.34%
TIPS MUSIC LIMITED	ENTERTAINMENT	0.32%
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.31%
NIPPON LIFE INDIA ASSET MANAGEMENT LTD	CAPITAL MARKETS	0.24%
LARSEN & TOUBRO LIMITED	CONSTRUCTION	0.22%
NARAYANA HRUDAYALAYA LIMITED	HEALTHCARE SERVICES	0.21%
SAMVARDHANA MOTHERSON INTERNATIONAL LTD	AUTO COMPONENTS	0.21%
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	0.20%
KNOWLEDGE MARINE & ENG LTD	ENGINEERING SERVICES	0.16%
S.J.S. ENTERPRISES LIMITED EQ	AUTO COMPONENTS	0.13%
SUPREME INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	0.13%
TATA MOTORS COMMERCIAL VEHICLES LIMITED	AUTOMOBILES	0.08%
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.07%
CERTIFICATE OF DEPOSITS		**1.57%**
CANARA BANK	CRISIL A1+	1.57%
COMMERCIAL PAPERS		**11.46%**
BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	3.96%
NABARD	CRISIL A1+	3.94%
TIME TECHNOPLAST LIMITED	CRISIL A1+	1.98%
POWER FINANCE CORPORATION LIMITED	CRISIL A1+	1.58%
NON-CONVERTIBLE DEBENTURE / ZCB		**10.60%**
MUTHOOT FINANCE LIMITED	CRISIL AA+	4.64%
SHRIRAM FINANCE LIMITED	CARE AA+	3.98%
HDFC BANK LIMITED	CRISIL AAA	1.98%
TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		**3.12%**
Total		**100.00%**

***Top 10 Holdings**

Performance as on as on October 31, 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 %	3.70%	6.76%	7.59%	5.60%	6.76%	7.59%
3 Years CAGR %	12.88%	13.08%	13.90%	14.96%	13.08%	13.90%
5 Years CAGR %	14.83%	15.36%	18.56%	16.97%	15.36%	18.56%
Since Inception CAGR %	10.36%	12.40%	13.73%	12.36%	12.40%	13.73%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	20959.40	24060.81	26285.24	23,990.50	24,060.81	26,285.24
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10369.83	10676.36	10758.79	10,559.85	10,676.36	10,758.79
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14387.58	14463.17	14781.17	15,199.35	14,463.17	14,781.17
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	19977.70	20442.69	23449.00	21,912.53	20,442.69	23,449.00

*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	90
Total Amount Invested (in ₹)	120000	360000	600000	900000
Present Value (in ₹)	1,26,658	4,29,168	8,11,986	1432773
Total No. Units	6,043	20,476	38,741	68359
Yield (%)	10.47	11.75	12.05	12.14

SIP date every 1st business day of the month

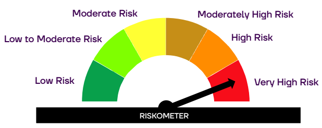
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for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

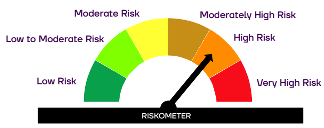
^ Investors should consult their financial advisers in if doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme/benchmark is Very High

As per AMFI Tier I benchmark
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): 0.27

- 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 October 31, 2025

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	34.4765
Direct Plan - Growth Option	34.9119
Regular Plan - Dividend Option	29.2884
Regular Plan - Growth Option	29.2913

Fund Size (as on October 31, 2025)

AUM: ₹ 53.95 Crs | **Monthly Average AUM:** ₹ 53.27 Crs

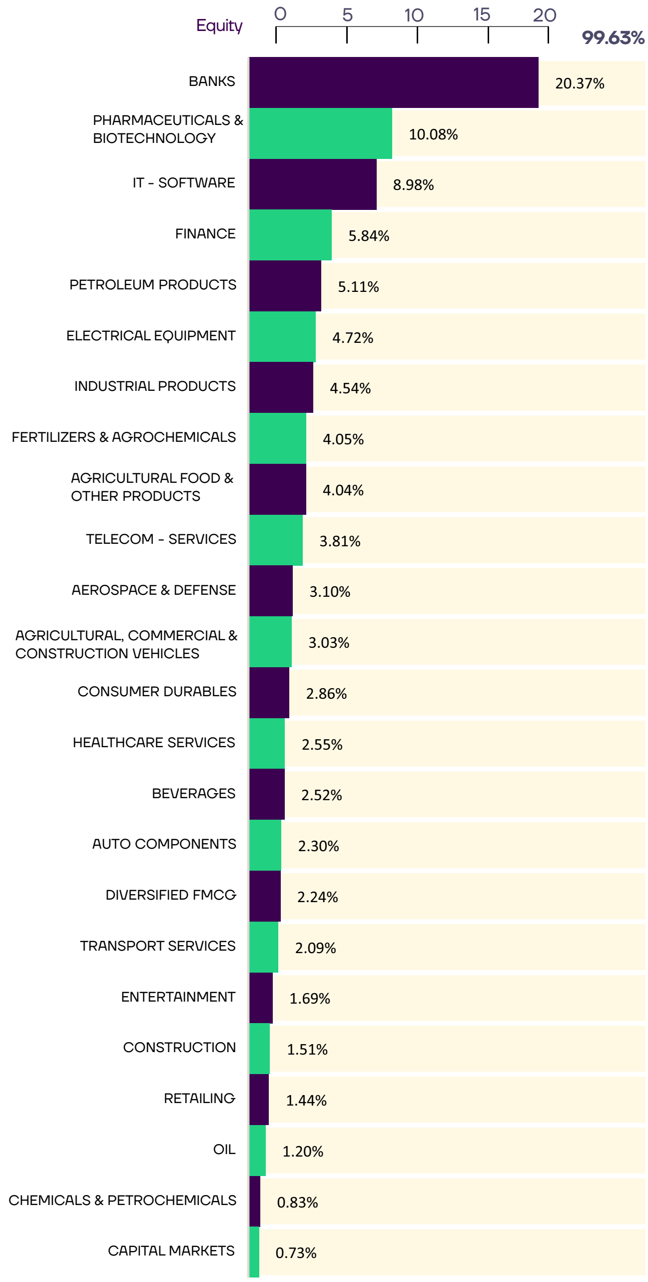
Risk Measures (as on October 31, 2025)

Std.Dev: 13.0027 | **Beta:** 0.9206 | **Sharpe Ratio:** 0.6718

Std.Dev Index: 13.1788

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 October 31, 2025

Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES		**99.63%**
*RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	5.11%
*AXIS BANK LIMITED	BANKS	4.46%
*UPL LIMITED	FERTILIZERS & AGROCHEMICALS	4.05%
*BHARTI AIRTEL LIMITED	TELECOM - SERVICES	3.81%
*STATE BANK OF INDIA	BANKS	3.65%
*ICICI BANK LIMITED	BANKS	3.39%
*THE FEDERAL BANK LIMITED	BANKS	3.38%
*SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	3.29%
*PERSISTENT SYSTEMS LTD	IT - SOFTWARE	3.18%
*CREDITACCESS GRAMEEN LIMITED	FINANCE	3.17%
HDFC BANK LIMITED	BANKS	3.11%
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	3.03%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.96%
SUZLON ENERGY LIMITED	ELECTRICAL EQUIPMENT	2.75%
INFOSYS LIMITED	IT - SOFTWARE	2.61%
HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	2.60%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.55%
UNITED SPIRITS LIMITED	BEVERAGES	2.52%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	2.24%
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.20%
ASTRAL LIMITED	INDUSTRIAL PRODUCTS	2.15%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	2.09%
EUREKA FORBES LTD	CONSUMER DURABLES	2.02%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.02%
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.97%
SHRIRAM FINANCE LIMITED	FINANCE	1.94%
USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.90%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.84%
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.81%
SAREGAMA INDIA LIMITED	ENTERTAINMENT	1.69%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.68%
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.68%
KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	1.51%
SATHLOKHAR SYNERGYS E&C GLOBAL LIMITED	CONSTRUCTION	1.51%
VEDANT FASHIONS LIMITED	RETAILING	1.44%
OIL INDIA LIMITED	OIL	1.20%
SENCO GOLD LIMITED	CONSUMER DURABLES	0.84%
DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	0.83%
COMPUTER AGE MANAGEMENT SERVICES LTD	CAPITAL MARKETS	0.73%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.73%
INDIAN BANK	BANKS	0.72%
MM FORGINGS LIMITED	AUTO COMPONENTS	0.62%
KOTAK MAHINDRA BANK LIMITED	BANKS	0.58%
BANK OF MAHARASHTRA	BANKS	0.56%
UNION BANK OF INDIA	BANKS	0.52%
ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.50%
APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	0.49%
TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		**0.37%**
Total		**100.00%**

***Top 10 Holdings**

Performance as on October 31, 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 %	1.23%	5.56%	7.59%	3.16%	5.56%	7.59%
3 Years CAGR %	12.33%	16.49%	13.90%	14.47%	16.49%	13.90%
5 Years CAGR %	16.03%	21.08%	18.56%	18.27%	21.08%	18.56%
Since Inception CAGR %	11.54%	15.01%	14.16%	13.54%	15.01%	14.16%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	29291.30	39618.68	36826.46	34,911.90	39,618.68	36,826.46
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	10122.54	10555.80	10758.79	10,315.63	10,555.80	10,758.79
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14176.48	15812.22	14781.17	15,006.51	15,812.22	14,781.17
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	21050.46	26045.72	23449.00	23,163.26	26,045.72	23,449.00

*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	118
Total Amount Invested (in ₹)	120000	360000	600000	1180000
Present Value (in ₹)	1,25,883	4,21,156	8,01,259	2136031
Nifty 500 TRI	1,28,939	4,52,964	8,94,144	2677196
Total No. Units	4,298	14,378	27,355	72924
Yield (%)	9.23	10.46	11.51	11.62

SIP date every 1st business day of the month

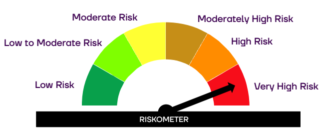
SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for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

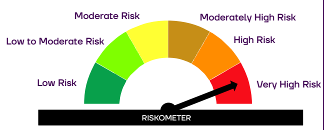
Scheme Riskometer



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 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 October 31, 2025

Scheme	NAV (in ₹)
Direct Plan - Daily Dividend Option	10.0129
Direct Plan - Growth Option	29.1696
Direct Plan - Monthly Dividend Option	10.0653
Direct Plan - Weekly Dividend Option	10.0094
Regular Plan - Daily Dividend Option	10.0129
Regular Plan - Growth Option	28.9073
Regular Plan - Monthly Dividend Option	10.0647
Regular Plan - Weekly Dividend Option	10.0097
Unclm Red Div < 3 Yrs	29.0650
Unclm Red Div > 3 Yrs	10.0000

Fund Size (as on October 31, 2025)

AUM: ₹ 66.04 Crs | **Monthly Average AUM:** ₹ 62.28 Crs

Risk Measures

(as on October 31, 2025)

Std.Dev: 0.1562 | **Beta:** 0.8884 | **Sharpe Ratio:** 5.2598
Std.Dev Index: 0.1596

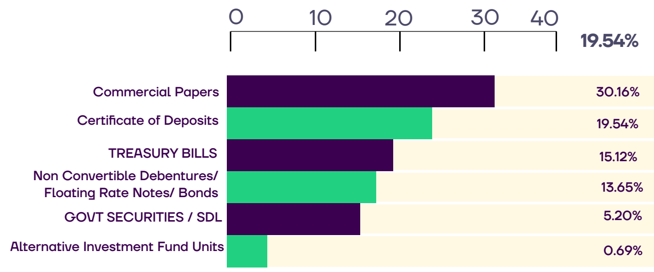
Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	66.49%
BELOW_90_DAYS	17.18%
Alternative Investment Fund Units	0.69%
Cash & Cash Equivalent	15.64%

Debt Quants

Portfolio Yield	5.21
Avg Mat. (yrs)	0.08
Macaulay Duration(Yrs)	0.08
Modified Duration (Yrs)	0.08

Industry Allocation Equity (%)



Performance as on October 31, 2025

Period	Navi Liquid Fund - Regular Growth	Crisil Liquid Fund A-1 TRI*@	1 YR GOVT T-BILL@@	Navi Liquid Fund - Direct Growth	Crisil Liquid Fund A-1 TRI*@	1 YR GOVT T-BILL@@
1 Year CAGR %	6.29%	6.60%	6.65%	6.35%	6.60%	6.65%
3 Years CAGR %	6.65%	6.98%	7.07%	6.70%	6.98%	7.07%
5 Years CAGR %	5.55%	5.75%	5.60%	5.60%	5.75%	5.60%
10 Years CAGR %	6.04%	6.14%	6.20%	6.11%	6.14%	6.20%
Since Inception CAGR %	6.99%	6.87%	6.39%	6.78%	6.74%	6.50%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	28907.30	28386.18	26461.55	23,213.11	23,101.01	22,447.79
Current Value of investment if ₹10000/- was invested 1 Year Ago	10629.21	10660.33	10664.69	10,634.51	10,660.33	10,664.69
Current Value of investment if ₹10000/- was invested 3 Years Ago	12133.04	12245.63	12275.29	12,149.06	12,245.63	12,275.29
Current Value of investment if ₹10000/- was invested 5 Years Ago	13105.16	13233.74	13140.65	13,135.67	13,233.74	13,140.65
Current Value of investment if ₹10000/- was invested 10 Years Ago	17982.08	18151.46	18259.69	18,111.23	18,151.46	18,259.69

*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 Liquid Fund

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

Portfolio Holdings as on October 31, 2025

	Portfolio Holdings	Rating	% of Net Assets
	CERTIFICATE OF DEPOSITS		**19.54%**
*	ICICI BANK LIMITED	ICRA A1+	7.56%
*	KOTAK MAHINDRA BANK LIMITED	CRISIL A1+	7.48%
*	CANARA BANK	CRISIL A1+	4.50%
*	**COMMERCIAL PAPERS**		**30.16%**
*	BAJAJ FINANCIAL SECURITIES LIMITED	CRISIL A1+	7.56%
*	TIME TECHNOPLAST LIMITED	CRISIL A1+	7.56%
*	NABARD	CRISIL A1+	7.52%
*	POWER FINANCE CORPORATION LIMITED	CRISIL A1+	7.52%
*	**NON-CONVERTIBLE DEBENTURE / ZCB**		**13.65%**
*	REC LIMITED	ICRA AAA	7.58%
	SHRIRAM FINANCE LIMITED	CARE AA+	6.07%
	TREASURY BILLS		**15.12%**
	364 DAYS TREASURY BILL 13-NOV-2025	SOVEREIGN	15.12%
	Alternative Investment Fund Units		**0.69%**
	SBI FUNDS MANAGEMENT PVT LMTD		0.69%
	GOVT SECURITIES / SDL		**5.20%**
	7.59% GOI - 11-JAN-2026	SOVEREIGN	5.20%
	TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		**15.64%**
	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	188
Total Amount Invested (in ₹)	120000	360000	600000	1880000
Present Value (in ₹)	1,23,836	3,97,451	7,02,009	3201312
ICRA Liquid Index	-	-	-	-
Total No. Units	4,284	13,749	24,285	110744
Yield (%)	5.98	6.53	6.21	6.45

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

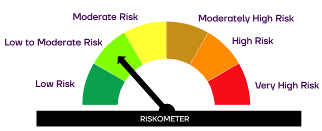
Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		Class B-1	
Moderate (Class II)			
Relatively High (Class III)			

This Product Is Suitable For Investors Who Are Seeking^

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

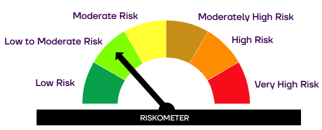
^ Investors should consult their financial advisers in if in doubt about whether the product is suitable for them.

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	31-Oct-25	0.05215	0.05215	10.0647
DIRECT MONTHLY DIVIDEND	31-Oct-25	0.05269	0.05269	10.0653
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

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 October 31, 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%	₹ 262.98 Crs
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%	₹ 318.87 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%	₹ 125.96 Crs
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%	₹ 53.95 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%	₹ 66.04 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

navi MUTUAL FUND

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	11.04	12.24	12.89	13.13	12.42	12.76	-	-
Navi Nifty India Manufacturing Index Fund	12.68	13.15	7.82	8.15	22.34	22.85	-	-
Navi Nifty 50 Index Fund	17.18	18.36	7.44	7.59	13.68	13.90	-	-
Navi Nifty IT Index Fund	2.67	4.06	-9.70	-9.48	-	-	-	-
Navi Nifty Next 50 Index Fund	13.71	14.71	0.71	0.84	18.21	18.73	-	-
Navi Nifty 500 Multicap 50:25:25 Index Fund	0.13	2.62	3.83	4.47	-	-	-	-

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	6.99	6.87	6.35	6.60	6.70	6.98	5.60	5.75
Navi Aggressive Hybrid Fund - Direct Growth	10.36	12.40	5.60	6.76	14.96	13.08	16.97	15.36

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 . 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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 . 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