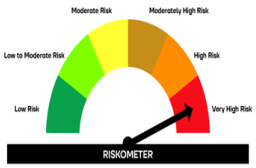
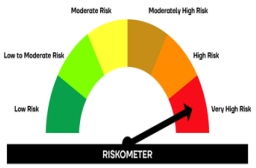
KEY INFORMATION MEMORANDUM (KIM)

Navi Multi Asset Omni FoF

An open-ended fund of funds scheme investing in units of equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs

This product is suitable for investors who are seeking*	**Scheme Risk-o-meter**	**Benchmark Risk-o-Meter** 35% Nifty500 TRI + 35% Nifty Composite Debt Index + 25% Domestic Gold Price + 5% Domestic Silver Price
• Capital appreciation over the long term. • Investments in a diversified portfolio of equity-oriented schemes, debt-oriented schemes, Gold & Silver ETFs	 The risk of the scheme/benchmark is **Very High Risk**	 The risk of the scheme/benchmark is **Very High Risk**

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

The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. An addendum may be issued or updated in accordance with provisions of Paragraph 6.16 of SEBI Master circular on Mutual Funds dated March 20, 2026 on an ongoing basis on the website: https://navi.com/mutual-fund/downloads/addendums

Offer for Units of Rs. 10 each for cash during the New Fund Offer and at NAV based prices on an on-going basis.

New Fund Offer Opens on: 19-10-2026
New Fund Offer Closes on: 02-11-2026
Scheme re-opens : 06-11-2026

Name of Mutual Fund	Navi Mutual Fund
Name of Asset Management Company	Navi AMC Limited CIN U65990KA2009PLC165296
Name of Trustee Company:	Navi Trustee Limited CIN: U65990WB2009PLC134536
Address	*Registered Office:* Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102
Website	https://navi.com/mutual-fund

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website** https://navi.com/mutual-fund.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated October 14, 2026.

<table>
<tr><td>Investment Objective</td><td>The investment objective of the scheme is to generate capital appreciation and income through diversified exposure across multiple asset classes - equity, debt, and commodities.
The Scheme does not guarantee/indicate any returns.

There is no assurance that the investment objective of the Scheme will be achieved.</td></tr>
<tr><td>Asset Allocation Pattern of the scheme</td><td>Under normal circumstances the asset allocation pattern will be:

<table>
<tr><th>Instruments</th><th colspan="2">Indicative Allocation (% to total assets)</th></tr>
<tr><td></td><td>Minimum</td><td>Maximum</td></tr>
<tr><td>A) Units of underlying mutual fund schemes / permitted instruments across asset classes:</td><td>95%</td><td>100%</td></tr>
<tr><td>i. Equity Oriented Schemes</td><td>15%</td><td>65%</td></tr>
<tr><td>ii. Debt Oriented Schemes</td><td>15%</td><td>65%</td></tr>
<tr><td>iii. Gold & Silver ETF / commodity exposure</td><td>15%</td><td>65%</td></tr>
<tr><td>B) Debt & Money Market Instruments * #</td><td>0%</td><td>5%</td></tr>
</table>
*Debt & money market instruments / cash may be held up to 5% for liquidity purposes.
#Money Market instruments includes commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having residual maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)
<table>
<tr><th>Sl.no</th><th>Type of Instrument</th><th>Percentage of Exposure</th><th>Circular References</th></tr>
<tr><td>1.</td><td>Securities Lending</td><td>The scheme shall not invest in this instrument</td><td>-</td></tr>
<tr><td>2.</td><td>InvIT</td><td>The scheme shall not invest in this instrument</td><td>-</td></tr>
<tr><td>3.</td><td>Equity Derivatives for non- hedging purposes</td><td>The scheme shall not invest in this instrument</td><td>-</td></tr>
<tr><td>4.</td><td>Overseas Securities</td><td>The scheme shall not invest in this instrument</td><td>-</td></tr>
</table>
</td></tr>
</table>

	5.	Repo/reverse repo transactions in Corporate Debt Securities	not be more than 5% of the net assets of the Scheme.	Clause 13.8.2 of SEBI Master Circular dated March 20, 2026 states 10% capping. However this scheme shall invest only as per the asset allocation
	6.	Short term deposits	Not more than 5% of the net assets in STDs across all scheduled commercial banks	Clause 13.7 of SEBI Master Circular dated March 20, 2026 states 15-20% capping. However, this scheme shall invest only as per the asset allocation
	8.	Securitized debt	The scheme shall not invest in this Instrument.	-
	9.	Unrated instruments	The scheme shall not invest in this Instrument.	-
	10.	Credit Default Swaps	The scheme shall not invest in this Instrument.	-
	11.	Debt Instruments having Structured Obligations/Credit Enhancements	The scheme shall not invest in this Instrument.	-
	12.	Debt Instruments with special Features (AT1 and AT2 Bonds)	The scheme shall not invest in this Instrument.	-
	13.	Commodity Derivatives	The scheme shall not invest in this Instrument.	-

14.	Debt Derivatives Instruments	The scheme shall not invest in this Instrument.	-
15.	Other Mutual funds	95-100%	-

Indicative table is subset of primary asset allocation table mentioned above and both shall be read in conjunction.

Currently, the Scheme may invest in following mutual fund Schemes:

Equity
Invesco India Midcap Fund
HDFC Midcap Fund
Navi Nifty 500 Multicap 50:25:25 Index Fund
Navi Large & Midcap Fund
HDFC Flexicap Fund
ICICI Prudential Flexicap Fund
Motilal Oswal Nifty 500 Index Fund
Mirae Asset Large & Midcap Fund
DSP Large & MIdcap Fund
Navi Flexicap Fund
Nippon India Growth Midcap Fund
Debt
ICICI Prudential Dynamic Term Fund
SBI Dynamic Bond Fund
Kotak Dynamic Bond Fund
ICICI Prudential Banking and PSU Debt Fund
HDFC Low Duration Fund
ICICI Prudential Savings Fund
Axis Treasury Advantage Fund

Gold ETF
ICICI Prudential Gold ETF
Kotak Gold ETF
Nippon India Gold BEES ETF
UTI Gold ETF

Apart from above, the Scheme may, at the discretion of the Investment Manager/fund manager, also invest in any other domestic mutual funds or ETFs (including those of other AMCs) in line with investment objective, investment strategy, asset allocation, benchmark etc by virtue of notice cum addendum and same shall not be considered as a fundamental attribute change. The proportion of an investment in any underlying fund may vary and will be solely at the discretion of the fund manager of the Scheme.

As per para 13.18.1 of SEBI Master Circular dated March 20, 2026 , the cumulative gross exposure through units of mutual fund schemes, money market securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme **.**

Pursuant to AMFI dated November 03, 2021 - cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 calendar days may be treated as not creating any exposure.

Deployment of Funds collected in New Fund Offer (NFO) period

The funds shall be deployed in an NFO within 30 business days from the date of allotment of units. In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee may extend the timeline by 30 business days, while also making recommendations on how to ensure deployment within 30 business days going forward and monitoring the same. The Investment Committee shall examine the root cause for delay in deployment before granting approval for part or full extension. The Investment Committee shall not ordinarily give part or full extension where the assets for any scheme are liquid and readily available. In case the funds are not deployed as per the asset allocation mentioned in the SID as per the aforesaid mandated plus extended timelines, AMC shall:

a. not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.

	b. not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme. c. inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication. d. report deviation, if any, to Trustees at each of the above stages. **Changes in Investment Pattern:** **Portfolio Rebalancing in case of Passive breach** Pursuant to paragraph 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026, in case of any deviation from mandated asset allocation mentioned in the asset allocation above or various prudential limits prescribed by the Board inter-alia, including issuer limits, group limits and sector limits etc. due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the asset allocation would be restored within 30 business days from the date of deviation. In case the asset allocation is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of the mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objective of the scheme. In case the scheme is not rebalanced within the aforementioned mandate plus extended timelines: a. The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. b. The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme. AMC shall report the deviation to Trustees at each stage. The reporting to Trustee shall be initiated immediately after the expiry of the mandated rebalancing period (i.e. 30 business days). In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme. i. The AMC shall immediately disclose the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced. ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.

	iii. subject line of the aforementioned emails / letters should be uniform across industry and clearly indicate "breach of" / "deviation" from mandated asset allocation or prescribed prudential limits. **Reporting and Disclosure Requirements:** a. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. www.navimutual.com. b. In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme. i. The AMC shall immediately disclose the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced. ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced. iii. subject line of the aforementioned emails / letters should be uniform across industry and clearly indicate "breach of" / "deviation" from mandated asset allocation or prescribed prudential limits. c. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. https://navi.com/mutual-fund/downloads/statutory-disclosure d. The AMC shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any. **Rebalancing due to Short Term Defensive Considerations:** It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above and for defensive considerations owing to changes in factors such as market conditions, market opportunities, applicable regulations and political and economic factors. As per Para 1.9.1 (b) of SEBI Master Circular dated March 20, 2026, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of

	the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar day.
Investment Strategy	The scheme will follow a fund-of-funds approach and invest predominantly in units of identified underlying schemes across permitted asset classes, subject to SEBI limits and the SID / SAI. The fund manager may rebalance allocations within permitted bands and hold limited cash / debt and money market instruments for liquidity, corporate actions and regulatory requirements. The Scheme can also invest in Debt & Money Market Instruments as stated above in the Asset Allocation Section.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the **SID** carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Investments in equity and equity related instruments involve a degree of risk, both company specific and market risks and thus investors should not invest in the Scheme unless they can afford to take the risk of losing their investment. Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as price volatility, volumes traded, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units issued under the Scheme may be adversely affected. The scheme also carries risks associated with investing in debt and money market securities, derivatives. Investments in debt and money market instruments are subject to interest rate risk, re-investment risk, basis risk, credit risk, spread risk, prepayment risk, Segregated Portfolio etc. For details on risk factors and risk mitigation measures, please refer to the **info available through links in the SID.**
Plans/Options	**The Scheme has two Plans:** Regular & Direct Each Plan offers a Growth Option. Direct Plan is only for the investor who purchase/subscribe Units in the Scheme directly with the Fund (i.e. Investments not routed through AMFI

Registration number (ARN) Holder. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors.

The following criteria will be considered for uniform disclosure on treatment of applications under Direct/Regular plans:

Scenario	**Broker Code mentioned by the investor**	**Plan mentioned by the investor**	**Default Plan to be captured**
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.

Default Option: Growth

All plans and options available for offer under the Scheme shall have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options

For detailed disclosure on default plans and options, kindly refer to **SAI.**

<table>
<tr>
<td>Applicable NAV (after the scheme opens for subscriptions and redemptions)</td>
<td>
Cut off timing for subscriptions/ redemptions/ switches:

In case of subscription / switch-in for any amount (duly time stamped), the cut-off timing is 3.00 p.m.

<table>
<tr><td>Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme / Mutual Fund before the cut-off time.</td><td>The closing NAV of the same day</td></tr>
<tr><td>Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme / Mutual Fund either on the same day or before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next
business day.</td><td>The closing NAV of the next business day</td></tr>
</table>
'Realisation of funds' means funds available for utilization and not the date and time of debit from investor's account.

In case application is time stamped after cut-off timing on any day, the same will be considered as deemed to be received on the next business day.

In case funds are realised after cut-off timing on any day, the same will be considered as deemed to be realised / available for utilisation on the next business day.

In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), other methods as may be offered by the AMC etc. the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP, etc.

Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with payment aggregators / banks / exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the scheme's / Mutual Fund's bank account, leading to a gap/delay in unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in unit allotment.

<u>Redemptions including switch-outs:</u>

In respect of valid applications received up to 3.00 p.m. – same day's closing NAV shall be applicable.

</td>
</tr>
</table>

<table>
<tr><td></td><td colspan="3">

In respect of valid applications received after 3.00 p.m. - the closing NAV of the next Business Day shall be applicable.
With respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions.

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc.
</td></tr>
<tr><td rowspan="2">Minimum Application Amount/ Number of Units</td><td>Purchase
Rs. 100/-and in multiples of Re. 1/- thereafter</td><td>Additional Purchase
Rs. 100/-and in multiples of Re. 1/- thereafter</td><td>Redemption
Rs. 100/- or 1 Unit or account balance whichever is lower. *</td></tr>
<tr><td colspan="3">*In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed.</td></tr>
<tr><td>Dispatch of Redemption Request</td><td colspan="3">As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 business Days of receiving a valid redemption request.

A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 03 business Days from the date of receipt of a valid redemption request.

For list of exceptional circumstances refer para 15.3.3 of SEBI Master Circular for Mutual Funds dated March 20, 2026.

For further details, please refer to SAI.</td></tr>
<tr><td>Benchmark Index</td><td colspan="3">35% Nifty500 TRI + 35% Nifty Composite Debt Index + 25% Domestic Gold Price + 5% Domestic Silver Price</td></tr>
<tr><td>Dividend Policy</td><td colspan="3">Not Applicable</td></tr>
<tr><td>Name of the Fund Manager</td><td colspan="3">The Scheme shall be managed by Mr. Rushabh Patel.</td></tr>
<tr><td>Name of the Trustee Company</td><td colspan="3">Navi Trustee Limited</td></tr>
<tr><td>Performance of the scheme</td><td colspan="3">This Scheme is a new scheme and therefore the performance is not available.</td></tr>
<tr><td>Additional Scheme Related Disclosures</td><td colspan="3">This Scheme is a new scheme and therefore the additional disclosures are not applicable.</td></tr>
</table>

<table>
<tr><td>Expenses of the Scheme</td><td>New Fund Offer:
These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The NFO expenses shall be borne by the AMC.</td></tr>
<tr><td>Load Structure</td><td>Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC https://navi.com/mutual-fund/downloads/disclosure-sid-kim>>Disclosure for active schemes>> Load Structure or may call at 1800 203 2131 or your distributor.

As per Clause 11.7 of SEBI Master Circular on Mutual Fund dated March 20, 2026, there shall be no entry Load for all Mutual Fund Schemes.

Exit Load: NIL
<table>
<tr><th>Type of Load</th><th>Load Chargeable (as a % to NAV)</th></tr>
<tr><td>Exit Load</td><td>Nil</td></tr>
</table>

The Investor is requested to check the prevailing Load structure of the Scheme before investing. Subject to the Regulations, the Trustee reserves the right to modify/alter the load structure on the Units subscribed/redeemed on any Business Day. At the time of changing the load structure, the AMC / Mutual Fund may adopt the following procedure:

(i) The addendum detailing the changes will be attached to Scheme Information Documents and key information memorandum. The addendum will be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and key information memoranda already in stock.
(ii) Arrangements will be made to display the addendum in the Scheme Information Document in the form of a notice in all the investor service centres and distributors/brokers offices.
(iii) The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.
(iv) Any other measure which the Mutual Fund may consider necessary.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. However, AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors.</td></tr>
</table>

<table>
<tr><td></td><td>Any change in Load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).</td></tr>
<tr><td>Recurring Expenses (% of the Average Daily Net Assets)</td><td>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 1.85% of the daily average net assets of the scheme will be charged to the scheme as expenses as permitted under Regulation 66 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor may refer to the website of the Mutual Fund https://navi.com/mutual-fund/downloads/disclosure-sid-kim >> Disclosure for Active schemes>> Actual expense of the Schemes. Further, the disclosure of Total Expense Ratio (TER) daily shall also be made on the website of AMFI (www.amfiindia.com).

The Mutual Fund would update the current expense ratios on the website at least 3 (three) Business days prior to the effective date of the change.
<table>
<tr><th>Expense Head</th><th>% of daily net assets</th></tr>
<tr><td>Investment Management and Advisory Fees</td><td rowspan="13">Upto 1.85%</td></tr>
<tr><td>Audit fees/fees and expenses of trustees</td></tr>
<tr><td>Custodial fees</td></tr>
<tr><td>Registrar & Transfer Agent Fees including cost of providing Account statements / IDCW / redemption cheques/ warrants</td></tr>
<tr><td>Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes</td></tr>
<tr><td>Costs related to investor communications</td></tr>
<tr><td>Costs of fund transfer from location to location</td></tr>
<tr><td>Cost towards investor education, awareness and financial inclusion</td></tr>
<tr><td>Brokerage and transaction cost over and above 6 bps and 2 bps of trade value for cash and derivative market trades respectively [1]</td></tr>
<tr><td>Cost of statutory advertisements</td></tr>
<tr><td>Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)</td></tr>
<tr><td>Maximum Total expense ratio (TER) permissible under Regulation 66</td><td>Upto 1.85%</td></tr>
<tr><td>Statutory levies (including GST) on all expenses excluding brokerage and transaction cost</td><td>GST of 18% or any other rate as may be levied from time to</td></tr>
</table>
</td></tr>
</table>

	time on the Taxable/Invoice/Contract amount. Additionally, levies such as Stamp Duty, STT etc.
Statutory levies (including GST) on brokerage and transaction cost	Will be charged on Turnover of securities which will be at prescribed rates.

Components of Total Expense Ratio (TER)

The Total Expense Ratio ("TER") of the Scheme shall comprise the following components:

a) Base Expense Ratio (BER)

The BER shall be charged to the Scheme within the limits specified under Regulation 66(7) of the SEBI (Mutual Funds) Regulations, 2026.

The BER shall include:

- Investment Management and Advisory Fees under Regulation 66(4);
- Recurring expenses under Regulation 66(5); and
- Charges, commission and fees related to distribution of mutual fund schemes under Regulation 66(6).

The BER shall exclude statutory levies applicable on the aforesaid expenses and transaction costs incurred for the purpose of execution of trades.

b) Brokerage Cost

Brokerage cost incurred for execution of trades may be charged in accordance with Regulation 66(9) of the SEBI (Mutual Funds) Regulations, 2026.

c) Transaction Cost

Transaction costs incurred for the purpose of execution of trades as referred to under Regulation 66(10) of the SEBI (Mutual Funds) Regulations, 2026 shall not form part of the BER.

d) Statutory Levies

Statutory levies imposed by the Central Government and/or State Governments may be charged in accordance with applicable laws and regulations.

Notes:

	1. As per Regulation 66(9)-Brokerage and transaction costs which are incurred for the purpose of execution of trades over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expenses charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) of Regulation 66 2. Goods & Services Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 66 of the SEBI (MF) Regulations, 2026 . Goods & Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 66 of the SEBI (MF) Regulations, 2026 . Goods & Services Tax (GST) on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of total expenses ratio as prescribed under Regulation 66 of the SEBI (MF) Regulations, 2026 . The base expenses of the Scheme(s) including the investment management and advisory fee shall not exceed the limit as specified in the Regulations and amendments thereto. The total of all expenses i.e. Total Expense Ratio (TER) charged to the investors of the scheme shall be total of expense charged within the base limit specified above, brokerage cost, transaction cost incurred for the purpose of execution of trade and statutory levies charged to the investors, as specified in the Regulations. No charges other than the Base Expense Ratio (BER), brokerage cost, transaction cost, statutory levies and exit load (including applicable levies thereon) shall be charged to investors. In accordance with Regulation 66(2) and Regulation 66(11) of the SEBI (Mutual Funds) Regulations, 2026, any expenditure in excess of the limits prescribed under the aforesaid Regulations shall be borne by the AMC, Trustee and/or Sponsor, as applicable. Further, if any expense of the Scheme is borne by the AMC, Trustee or Sponsor, the same shall be done only after reversal of the investment management and advisory fees charged to the Scheme, if any. The expenses towards Investment Management and Advisory Fees under Regulation 66 (4) and the various sub-heads of recurring expenses mentioned under Regulation 66 (5) of SEBI (MF) Regulations, 2026 can be apportioned under various expense heads/ sub heads without any sub limit, as permitted under the applicable regulations. Thus, there shall be no

internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66 (4) and (5) respectively.

Statutory Levy (Goods and Services Tax (GST)

GST on exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the Scheme.

Investor Education and Awareness

Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives as per Clause 11.9.1 of SEBI Master Circular dated March 20, 2026.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associate, sponsor, trustee or any other entity through any route.

The base expense ratio of Fund of Funds to be charged over and above the weighted average of the base expense ratio of the underlying scheme shall not exceed two times the weighted average of the base expense ratio levied by the underlying scheme(s), subject to the overall ceilings for Fund of Funds as stated under sub-regulation (7) of regulation 66.

Illustration of impact of expense ratio on scheme's returns:

Particulars	**Regular Plan**	**Direct Plan**
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses	1500	1500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1300	1350
Returns in Percentage (%)	13.00	13.50

Direct Plan shall have a lower expense ratio. Commission/Distribution expenses will not be charged in case of Direct Plan. The TER of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses/commission which is charged in the Regular Plan.

Disclosure of Expense Ratio

AMCs shall prominently disclose on a daily basis, the TER (scheme-wise, date-wise) of all schemes under a separate head – "Total Expense Ratio of Mutual Fund Schemes" on their website and on the website of AMFI in a downloadable spreadsheet format.

	Change in Expense Ratio Any change in the BER in comparison to previous base BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three business days prior to effecting such change. Further, the notice of change in BER shall be updated on the AMC's website https://navi.com/mutual-fund/downloads/addendums least three business days prior to effecting such change. Provided that any change in BER in a mutual fund scheme due to change in AUM or any decrease in BER in a mutual fund scheme due to various other regulatory requirements shall not require issuance of any prior notice to the investors. The above change in the BER in comparison to previous BER charged to the scheme shall be intimated to the Board of AMC along with the rationale recorded in writing. The changes in BER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the **Statement of Additional Information** and also independently refer to his/her tax advisor.

Daily Net Asset Value (NAV) Publication	The Asset Management Company ("AMC") shall update the NAVs on its website (https://navi.com/mutual-fund/downloads/statutory-disclosure) >> NAV and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 10.00 a.m. on the following Business Day.	
For Investor Grievances please contact	**Name and Address of Registrar:** Computer Age Management Services Limited (CAMS)Chennai **Tel:** 044-28432650 **Website:** https://www.camsonline.com/ **Address:** CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002	**Customer Service Cell of AMC:** Investors may address their complaints to **Ms. Sadiqa Banu**, Investor Relations Officer of the Company, between 09:00 a.m. and 06:00 p.m., at **Toll Free / Tel No.:** 18002032131 / +91 95359 99572 **Email:** mf@navi.com **Chatbot:** https://m.navi.com/d1TRK4WScNb **Registered Office Address:** Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Bengaluru, Karnataka – 560102 Investors may also contact or visit any of the Investor Service Centres (ISCs) of the AMC for assistance and grievance redressal.
Unitholder's Information	**For normal transactions during ongoing sale and repurchase:** The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 business days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A consolidated Account Statement and Monthly CAS shall be issued to investors that have opted for delivery via electronic mode (e-CAS) by the twelfth (12th) day from the month end, detailing all the transactions across all schemes of Navi Mutual Fund and to investors that have opted for delivery via physical mode by the fifteenth (15th) day from the month end. The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.	

	If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email monthly. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis. The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement. The transactions viz. purchase redemption, switch, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN). The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. In case of a specific request received from the Unit holders, the AMC will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request, by mail/email. The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual Fund/AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder. Half Yearly CAS shall be issued to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October, to all investors providing the prescribed details across all schemes of mutual funds and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

	The Account Statement shall state that the net investment as gross subscription, if any and specify the no. of units allotted against the net investment. CAS for investors having Demat account: ▪ Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. ▪ Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated monthly. ▪ If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten calendar days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. ▪ In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. ▪ No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialized mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account. The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations and as per SEBI Circular Reference no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025 **Monthly Portfolio Disclosure:** ● The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all the scheme on its website and on the website of AMFI (https://www.amfiindia.com/) within 10 calendar days from the close of days from the close of each month in a user-friendly and downloadable spreadsheet format as specified by SEBI. The said aforementioned portfolio can be downloaded from the website of Navi Mutual Fund on https://navi.com/mutual-fund/downloads/portfolio ● In case of unit holders whose e-mail addresses are registered, AMCs shall send such monthly statements of scheme portfolio to such unitholders via email. AMCs shall provide a feature wherein a link is

	provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. ● The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. ● AMCs shall declare on their website the hosting of the monthly statement of its schemes portfolio and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio under contact us section. **Half yearly Financial Results:** The Mutual Fund shall within one month from the close of each half year, (i.e.31st March and 30th September), host a soft copy of its unaudited financial results on its website of Navi Mutual Fund on https://navi.com/mutual-fund/downloads/statutory-disclosure >>Financial Reports and on the website of AMFI (https://www.amfiindia.com/) in a user-friendly, downloadable and machine-readable format. Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the asset management company about the availability of financial results. Paragraph 6.3 of SEBI Master Circular on Mutual Fund dated March 20, 2026, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: https://navi.com/mutual-fund/downloads/statutory-disclosure>> Financial reports and on the website of AMFI. **Annual Report:** ● The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMC at https://navi.com/mutual-fund/corporate-governance/investors-information>> Annual Reports and on the website of AMFI at https://www.amfiindia.com/. The AMC shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times.

	• AMCs shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI. • AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.