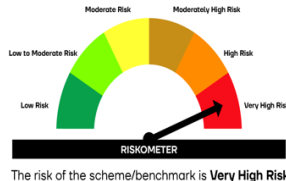
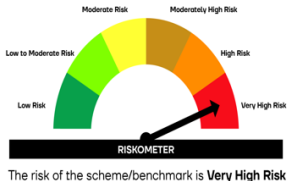


## KEY INFORMATION MEMORANDUM (KIM)

### Navi Flexi Cap Fund

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

| This product is suitable for investors who are seeking*:                                                                                                                                                                             | Scheme Risk-o-meter                                                                                                                                 | Benchmark Risk-o-meter                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Capital appreciation over the long term.</li> <li>To generate capital appreciation by investing in equity and equity related instruments across large, mid &amp; small cap stocks.</li> </ul> |  <p>The risk of the scheme/benchmark is <b>Very High Risk</b></p> |  <p>The risk of the scheme/benchmark is <b>Very High Risk</b></p> |
|                                                                                                                                                                                                                                      |                                                                                                                                                     | <b>As per AMFI Tier I Benchmark</b><br><b>NIFTY 500 TRI</b>                                                                                          |

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

"The above risk-o-meter is based on the scheme portfolio as on September 30, 2025. An addendum may be issued or updated in accordance with provisions of Paragraph 17.4 of SEBI Master circular on Mutual Funds dated June 27, 2024, on an ongoing basis on the website <https://navi.com/mutual-fund/downloads/statutory-disclosure>."

### Continuous Offer of Units at Applicable NAV

|                                         |                                                                                                                          |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------|
| <b>Name of Mutual Fund</b>              | Navi Mutual Fund                                                                                                         |
| <b>Name of Asset Management Company</b> | Navi AMC Limited<br>CIN U65990KA2009PLC165296                                                                            |
| <b>Name of Trustee Company:</b>         | Navi Trustee Limited<br>CIN: U65990WB2009PLC134536                                                                       |
| <b>Addresses</b>                        | <i>Registered Office:</i><br>Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102 |
| <b>Website</b>                          | <a href="https://navi.com/mutual-fund">https://navi.com/mutual-fund</a>                                                  |

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 1996, 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 November 28, 2025.**

| <b>Investment Objective</b>                   | 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. The Scheme does not assure or guarantee any returns. There is no assurance that the investment objective of the Scheme will be achieved.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                        |                                                                             |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------|-----------------------------------------------|--|---------|---------|-------------------------------------------|-----|------|---------------------------------|----|-----|----------------------|----|-----|------------|-----------------------|------------------------|------------------------|---|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---|--------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| <b>Asset Allocation Pattern of the scheme</b> | <p>Under normal circumstances the asset allocation pattern will be:</p> <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations<br/>(% of total assets)</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and Equity Related Instruments# \$</td><td>65%</td><td>100%</td></tr><tr><td>Debt&amp; Money Market Instruments#</td><td>0%</td><td>35%</td></tr><tr><td>Investment in InvITs</td><td>0%</td><td>10%</td></tr></table> <p># The scheme may invest into derivatives upto 50% of the net assets of the Scheme. Investment in derivatives shall be for hedging, portfolio balancing or any other purposes as may be permitted by SEBI from time to time.</p> <p>\$ includes investment in REITs as per gazette notification dated October 31, 2025.</p> <p># Investment &amp; Disclosure in the derivatives will be in line with Paragraph 12.25 of SEBI Master circular on Mutual Funds dated June 27, 2024.</p> <p>The Fund shall not take any leveraged position. The cumulative gross exposure through equity, debt and derivatives position shall not exceed 100% of the net assets of the scheme.</p> <p><b>Indicative Table</b> (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p> <table><tr><th>Sr.<br/>.No</th><th>Type of<br/>Instrument</th><th>Percentage of Exposure</th><th>Circular<br/>References</th></tr><tr><td>1</td><td>Securities Lending</td><td>1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.<br/><br/>2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.</td><td>Paragraph 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024</td></tr><tr><td>2</td><td>InvITs</td><td>a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT.<br/>b) shall not invest –<br/>i. more than 10% of its NAV in</td><td>Paragraph 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024</td></tr></table> |                                                                                                                                                                                                                                                        |                                                                             | Instruments | Indicative allocations<br>(% of total assets) |  | Minimum | Maximum | Equity and Equity Related Instruments# \$ | 65% | 100% | Debt& Money Market Instruments# | 0% | 35% | Investment in InvITs | 0% | 10% | Sr.<br>.No | Type of<br>Instrument | Percentage of Exposure | Circular<br>References | 1 | Securities Lending | 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.<br><br>2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty. | Paragraph 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 | 2 | InvITs | a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT.<br>b) shall not invest –<br>i. more than 10% of its NAV in | Paragraph 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024 |
| Instruments                                   | Indicative allocations<br>(% of total assets)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                        |                                                                             |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
|                                               | Minimum                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Maximum                                                                                                                                                                                                                                                |                                                                             |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
| Equity and Equity Related Instruments# \$     | 65%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 100%                                                                                                                                                                                                                                                   |                                                                             |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
| Debt& Money Market Instruments#               | 0%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 35%                                                                                                                                                                                                                                                    |                                                                             |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
| Investment in InvITs                          | 0%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 10%                                                                                                                                                                                                                                                    |                                                                             |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
| Sr.<br>.No                                    | Type of<br>Instrument                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Percentage of Exposure                                                                                                                                                                                                                                 | Circular<br>References                                                      |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
| 1                                             | Securities Lending                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.<br><br>2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty. | Paragraph 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |
| 2                                             | InvITs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT.<br>b) shall not invest –<br>i. more than 10% of its NAV in                                                                                | Paragraph 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024 |             |                                               |  |         |         |                                           |     |      |                                 |    |     |                      |    |     |            |                       |                        |                        |   |                    |                                                                                                                                                                                                                                                        |                                                                             |   |        |                                                                                                                                                                         |                                                                             |

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|--|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                    | the units of InvIT; and<br>ii. more than 5% of its NAV in the units of InvIT issued by a single issuer             | and Gazette Notification dated October 31, 2025.                      |
|  | 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | REITs                                                              | No mutual fund under all its schemes should own more than ten per cent of units of REITs issued by a single issuer | Seventh schedule of SEBI (Mutual Funds) Regulations, 1996, the Scheme |
|  | 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Securitized debt                                                   | The scheme shall not invest in this instrument.                                                                    | -                                                                     |
|  | 5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Foreign Securities including securitized debt of foreign companies | The scheme shall not invest in this instrument.                                                                    | -                                                                     |
|  | 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Equity Linked Debentures                                           | The scheme shall not invest in this instrument.                                                                    | -                                                                     |
|  | 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | ADRs/GDRs                                                          | The scheme shall not invest in this instrument.                                                                    | -                                                                     |
|  | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | repo/reverse repo transactions in Corporate Debt Securities        | The scheme shall not invest in this instrument.                                                                    | -                                                                     |
|  | <p>As per investment restrictions specified in the Seventh schedule of SEBI (Mutual Fund) Regulations, 1996, the Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.</p> <p>Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the paragraph</p> |                                                                    |                                                                                                                    |                                                                       |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
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|  | <p>12.16, 12.16.1.6, 12.16.1.8 and 12.16.1.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.</p> <p>Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, and Paragraph 12.11, 12.11.2.1.b of SEBI Master circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, the Scheme may engage in short selling and borrowing and lending of securities.</p> <p><b>Changes in Investment Pattern: Portfolio Rebalancing:</b></p> <p><b>Rebalancing due to Passive Breaches</b></p> <p>Pursuant to paragraph 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, in case of any deviation due to passive breaches, the asset allocation would be restored in line with the above-mentioned asset allocation pattern within 30 business days from the date of deviation.</p> <p>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 Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objective of the scheme.</p> <p>In case the scheme is not rebalanced within the afore mentioned mandate plus extended timelines:</p> <ol style="list-style-type: none"> <li>The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced.</li> <li>The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme.</li> </ol> <p>In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme.</p> <ol style="list-style-type: none"> <li>The AMC shall immediately communicate 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.</li> <li>The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.</li> <li>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. <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a>.</li> </ol> |
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|                                   | <p>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.</p> <p>The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.</p> <p><b>Rebalancing due to Short term defensive consideration:</b><br/>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.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.</p> <p><b>Rebalancing in case of involuntary corporate action:</b><br/>In the event of involuntary corporate action the scheme shall dispose the security not forming part of the underlying index within a day from the date of allotment of Listing.</p> <p>In case of any breaches in asset allocation, the norms as specified in para 2.9 and 3.5.3.11 of SEBI Master circular on Mutual Funds dated June 27, 2024 shall be applicable.</p> |
| <p><b>Investment Strategy</b></p> | <p><b>EQUITY INVESTMENT STRATEGY:</b><br/>The Scheme would adopt top-down and bottom-up approach of investing and will aim at being diversified across various industries and / or sectors and/ or market capitalization. The investment emphasis of the scheme would be on identifying companies with sound corporate managements and prospects of good future growth. Essentially, the focus would be on stocks driven by long-term fundamentals. However, short term opportunities would also be seized, provided underlying values supports these opportunities. A portion of the scheme will also be invested in IPOs, emerging sectors, concept stocks and other primary market offerings that meet our investment criteria. The scheme would invest a substantial portion of its investible assets (80% - 100%) in equity and equity related instruments. Pending investment of the scheme may be invested in debt &amp; money market instruments and other liquid instruments or both. The scheme may have prudent exposure to Futures &amp; Options (F&amp;O) to capture opportunities arising out of market imperfection and</p>                                                                                                                                                                                                                                                                                                                                                                                          |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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|  | <p>to hedge the portfolio, whenever necessary.</p> <p>Stock identification process would include company and business analysis, industry analysis, future plans, projections, technical analysis and valuations. Based on analysis of various financial and non-financial parameters, the stocks will finally be shortlisted for portfolio construction process.</p> <p>The Fund Manager of the scheme would also take cues from the global macroeconomic trends, Government policy and monetary policy actions to decide on the asset allocation. The allocations will be within the limits defined in the asset allocation table.</p> <p>Apart from in-house research, external research is used as an important source of information. Various magazines, journals, newspapers and databases also help in the research process.</p> <p><b>DEBT INVESTMENT STRATEGY:</b></p> <p>The Fund Manager would seek to provide risk adjusted returns by optimizing the tradeoffs between liquidity, duration (interest rate movement), and credit quality, depending on the macro- economic, technical, and market factors including future course of system liquidity, interest rates, and other fiscal and monetary variables.</p> <p>The investment strategy starts from analysis, then incorporates limits, looks at portfolio construction and rebalancing, and finally performance monitoring as a feedback loop.</p> <p>The analysis activity starts from macroeconomic analysis, including fiscal and economic factors, impact of global and local events on India's macro-economy, and finally impact of these on the fixed income market. Technical analysis is undertaken as to the likely range of movement, and deciding the timing. Market activity analysis is looked into to determine liquidity of specific securities. Credit analysis and monitoring is resorted to, and dovetailed with the other analysis to determine credit quality, and ideal spreads where specific securities ought to be trading at. This is a continuous process. All this analysis is sieved through limit filters set by the investment committee.</p> <p>Based on these results, portfolio construction and rebalancing is carried out. The performance of the portfolio is continuously monitored, and feedback is taken as to the performance of individual securities to test the assumptions behind the analysis. The assumptions are then tweaked from the learning incorporated by the feedback.</p> <p>Based on this learning, fresh analysis is carried out for portfolio rebalancing,</p> |
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|                                   | <p>and the process continuously iterates.</p> <p><b>Portfolio Construction</b></p> <p>The fund manager has the primary responsibility for portfolio construction based on the investment objective of the Scheme. Every investment decision taken is by keeping in mind the investment objective of the Scheme and how the security will affect the overall portfolio.</p> <p>In addition, the current macro-economic / industry scenario is also monitored and analyzed to assess any impact on the sector and asset allocation decisions of the fund. Technical views which are relevant to asset allocation, if applicable, may be taken into consideration. The focus would be on long term investing driven by fundamental research. However, short-term performance will also be monitored and evaluated.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Risk Profile of the Scheme</b> | <p>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:</p> <p>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.</p> <p>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.</p> <p>Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, if there is a subsequent decline in the value of securities held in the Scheme's portfolio.</p> |

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|                      | <p>Investments in equity and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risk of losing their investment.</p> <p>For details on risk factors and risk mitigation measures, please refer <b>SID</b>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Plans/Options</b> | <p><b>Plans: Regular &amp; Direct</b></p> <p><b>Options: a. Growth</b></p> <ol style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ol> <p>Each of the Plans as above shall have two options:</p> <ol style="list-style-type: none"> <li>Growth</li> <li>IDCW</li> </ol> <p>IDCW Option has the following two facilities:</p> <ol style="list-style-type: none"> <li>Payout of Income Distribution cum capital withdrawal option</li> <li>Reinvestment of Income Distribution cum capital withdrawal option</li> </ol> <p>IDCW Frequency: Normal, Monthly, Quarterly, Half yearly &amp; Annual</p> <p>If IDCW payable under Payout of Income Distribution cum capital withdrawal option is equal to or less than Rs. 100/- then the Dividend would be compulsorily reinvested in the option of the Scheme.</p> <p>Investors should indicate the Plan/Option for which the subscription is made by indicating the choice in the appropriate box provided for the purpose in the application form.</p> <p>Further, in case of valid application received without indicating any choice of Option, the following Default Option will be considered for allotment:</p> <ol style="list-style-type: none"> <li>Growth Option - where Growth or IDCW Option is not indicated;</li> <li>Reinvestment of Income Distribution cum capital withdrawal option - where Payout or Reinvestment is not indicated under IDCW Option.</li> </ol> <p>Default Frequency – Normal</p> <p>Investors should indicate the Plan/Option for which the subscription is made by indicating the choice in the appropriate box provided for the purpose in the application form.</p> <p>The following criteria will be considered for uniform disclosure on treatment of applications under Direct/Regular plans:</p> |

| Scena<br>rio | Broker Code<br>mentioned by<br>the investor | Plan mentioned by<br>the investor | Default Plan to be<br>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.

The amounts can be distributed under Income Distribution cum capital withdrawal option (IDCW) out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (dividend) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

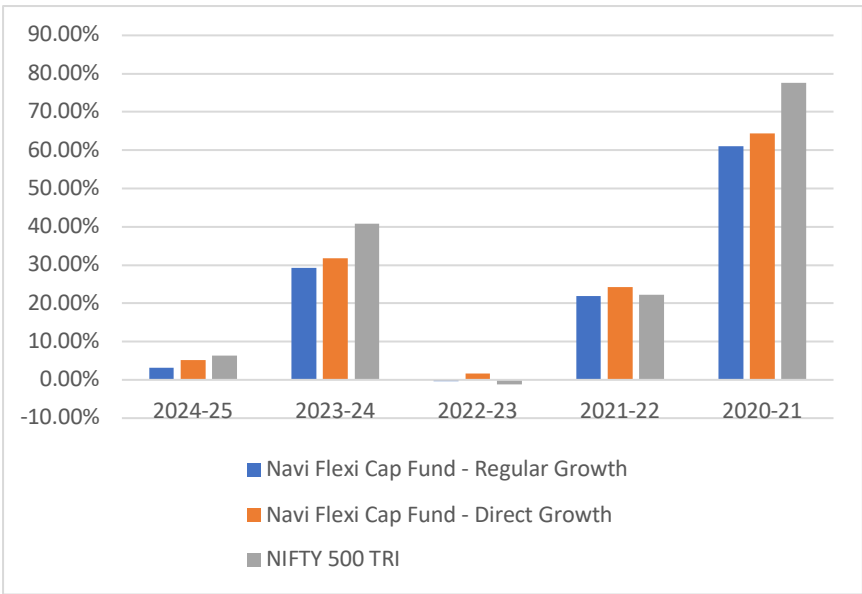
A clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed in the Consolidated Account Statement provided to the investors, whenever distributable surplus is distributed.

The Plans and Options stated above will have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options.

The Plans and Options stated above will 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 **SAI**.

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                |                                                                                                                                                                              |
|-------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicable NAV</b>                                 | The AMC will calculate the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. The Asset Management Company ("AMC") shall update the NAVs on its website ( <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> ) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 11.00 P.M. every Business Day.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                |                                                                                                                                                                              |
| <b>Minimum Application Amount/ Number of Units</b>    | <b>Purchase</b><br>Rs. 100/-and in multiples of Re. 1/- thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Additional Purchase</b><br>Rs. 100/- and in multiples of Re. 1/- thereafter | <b>Redemption</b><br>Rs.10/- or 1 unit or account balance whichever is lower in respect of each option.<br><br>Switch Out- Rs. 100/- and in multiples of Re. 1/- thereafter. |
| <b>Dispatch of Redemption Request</b>                 | Under normal circumstances the AMC shall endeavour to dispatch the Redemption proceeds within 01 Business Day from date of receipt of request from the Unit holder.<br><br>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                |                                                                                                                                                                              |
| <b>Benchmark Index</b>                                | NIFTY 500 TRI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                |                                                                                                                                                                              |
| <b>IDCW Policy (earlier known as Dividend Policy)</b> | <p>The Dividend warrants/cheque/demand draft shall be dispatched to the Unit holders within 07 working days from the Record Date. In the event of failure of dispatch of IDCW within the stipulated 07 Business Day period, the AMC shall be liable to pay interest @ 15 percent per annum to the Unit holders.</p> <p>The IDCW proceeds will be paid directly into the Unitholder's bank account through various electronic payout modes such as Direct credit / NEFT / RTGS / ECS / NECS etc. unless the Unitholder has opted to receive the proceeds through Warrant / Cheque / Demand Draft.</p> <p>In case of specific request for Dividend by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the Dividend will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Unit or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund.</p> |                                                                                |                                                                                                                                                                              |
| <b>Name of the Fund Manager</b>                       | The Scheme is being managed by Mr. Ashutosh Shirwaikar.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                |                                                                                                                                                                              |
| <b>Name of the Trustee Company</b>                    | Navi Trustee Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                |                                                                                                                                                                              |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                             |                                          |                            |                                         |                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|----------------------------|-----------------------------------------|----------------------------|
| Performance of the scheme as on September 30, 2025:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Compounded Annualised Returns</b>                                                                                                                                                                                                                                        | <b>Scheme Returns % (Regular Growth)</b> | <b>Benchmark Returns %</b> | <b>Scheme Returns % (Direct Growth)</b> | <b>Benchmark Returns %</b> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Returns for the last 1 year                                                                                                                                                                                                                                                 | -7.64%                                   | -5.28%                     | -5.94%                                  | -5.28%                     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Returns for the last 3 years                                                                                                                                                                                                                                                | 12.57%                                   | 16.38%                     | 14.67%                                  | 16.38%                     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Returns for the last 5 years                                                                                                                                                                                                                                                | 17.24%                                   | 20.70%                     | 19.48%                                  | 20.70%                     |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Returns since inception                                                                                                                                                                                                                                                     | 11.83%                                   | 14.42%                     | 14.05%                                  | 14.42%                     |
| <p><i>Expense structure for Direct &amp; Regular Plan may vary.</i></p> <p><i>Past performance may or may not be sustained in future.</i></p> <p><b>Benchmark:</b> Nifty 500 TRI.</p> <p><b>Allotment date:</b> 9th July 2018</p> <p><i>Returns are compounded annualized. The performance of the dividend plan for the investor would be net of dividend distribution tax, as applicable.</i></p> <p><i>The returns are calculated for Regular Plan- Growth Option and Direct Plan-Growth Option.</i></p> <p>Absolute Returns for each financial year for the last 5 years</p>  <p><i>Past performance may or may not be sustained in future.</i></p> |                                                                                                                                                                                                                                                                             |                                          |                            |                                         |                            |
| <b>Additional Scheme Related Disclosures</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available at <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a>                |                                          |                            |                                         |                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | ii. Disclosure of name and exposure to TOP 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme is available at <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> |                                          |                            |                                         |                            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | iii. Portfolio Turnover Rate is 0.66 Times.                                                                                                                                                                                                                                 |                                          |                            |                                         |                            |

| <b>Expenses of the Scheme</b>                                     | <b>Continuous Offer</b> -At applicable NAV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |              |                               |           |     |
|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|-------------------------------|-----------|-----|
| <b>Load Structure</b>                                             | <p><b>Load Structure:</b></p> <p>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; <a href="https://navi.com/mutual-fund/downloads/disclosure-sid-kim">https://navi.com/mutual-fund/downloads/disclosure-sid-kim</a> or may call at <b>18002032131</b> or your distributor.</p> <p>As per clause 8.6 of SEBI Master Circular dated June 27, 2024, has decided that there shall be no entry Load for all Mutual Fund Schemes.</p> <table border="1" data-bbox="531 696 1407 779"> <tr> <th data-bbox="531 696 1150 734">Type of Load</th><th data-bbox="1150 696 1407 734">Load chargeable (as % of NAV)</th></tr> <tr> <td data-bbox="531 734 1150 779">Exit Load</td><td data-bbox="1150 734 1407 779">NIL</td></tr> </table> <p>However, the Trustee shall have a right to prescribe or modify the load structure with prospective effect subject to a maximum prescribed under the Regulations.</p> <p>In accordance with clause 10.8.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, to bring about parity among all class of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads. The exit load charged, if any, shall be credited to the scheme. Goods and Services tax on exit load shall be paid out of the exit load proceeds and exit load net of Goods and Services tax shall be credited to the schemes.</p> <p>Units issued on reinvestment of dividends for existing as well as prospective investors shall not be subject to load structure.</p> <p>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.</p> <p><b>For further details please refer to the SID</b></p> | Type of Load | Load chargeable (as % of NAV) | Exit Load | NIL |
| Type of Load                                                      | Load chargeable (as % of NAV)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |              |                               |           |     |
| Exit Load                                                         | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |              |                               |           |     |
| <b>ii. Recurring Expenses (% of the Average Daily Net Assets)</b> | <p>The AMC has estimated that upto 2.25 % of the daily net assets of the scheme will be charged to the scheme as expenses. Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). The Mutual Fund would update the current expense ratios on the website at least three Business days prior to the effective date of the change. For the actual current expenses being charged, the Investor should refer to the website of the AMC (<a href="https://navi.com/mutual-fund/downloads/disclosure-sid-kim">https://navi.com/mutual-fund/downloads/disclosure-sid-kim</a>).</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |              |                               |           |     |

| Expense Head                                                                                                                 | % of daily net assets |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Investment Management and Advisory Fees                                                                                      | Upto 2.25%            |
| Trustee fees                                                                                                                 |                       |
| Audit fees                                                                                                                   |                       |
| Custodian fees                                                                                                               |                       |
| RTA Fees                                                                                                                     |                       |
| Marketing & Selling expense including agent commission                                                                       |                       |
| Cost related to investor communications                                                                                      |                       |
| Cost of fund transfer from location to location                                                                              |                       |
| Cost of providing account statements and dividend redemption cheques and warrants                                            |                       |
| Costs of statutory Advertisements                                                                                            |                       |
| Cost towards investor education & awareness (at least 2 - bps)                                                               |                       |
| Brokerage & transaction cost over and above 12 bps for cash and 5 bps for derivative market trades respectively <sup>1</sup> |                       |
| Goods & Services Tax (GST) on expenses other than investment and advisory fees <sup>2</sup>                                  |                       |
| Goods & Services Tax (GST) on brokerage and transaction cost <sup>2</sup>                                                    |                       |
| Other Expenses                                                                                                               |                       |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6)</b>                                                 | <b>Upto 2.25%</b>     |
| Additional expenses under regulation 52 (6A) (c) <sup>3</sup>                                                                | Upto 0.05%            |

As per Paragraph 10.1.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and AMFI Circular No. CIR/ ARN-23/ 2022-23 dated March 07, 2023, the B-30 incentive structure for new inflows has been kept in abeyance with effect from March 01, 2023, till the incentive structure is appropriately re-instated by SEBI with necessary safeguards.

**Notes:**

<sup>1)</sup> Brokerage and transaction costs which are incurred for the purpose of execution of trades up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions. The brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively. Any amount towards brokerage & transaction costs, over and

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p>above the said 12 bps for cash market transactions and 5 bps for derivatives transactions respectively may be charged to the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52(6) of the SEBI (MF) Regulations.</p> <p>2) Goods &amp; 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 52 (6) of the SEBI (MF) Regulations.</p> <p>Goods &amp; Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.</p> <p>Goods &amp; 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 52 (6) of the SEBI (MF) Regulations.</p> <p>3) Additional expenses, incurred towards different heads mentioned under sub-regulations (2) and (4) of Regulation 52 of the Regulations, not exceeding 0.05 percent of daily net assets of the scheme. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.</p> <p>These estimates have been made in good faith as per the information available to and estimates made by the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. Type of expenses charged shall be as per the Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total.</p> <p>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.</p> <p>Any other expenses which are directly attributable to a Scheme maybe charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited. The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations.</p> |
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The recurring expenses of the Scheme (excluding additional expenses under regulation 52(6A)(c) and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

| Assets under management Slab (In Rs. crore)          | Total expense ratio limits for equity oriented schemes                                                           |
|------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| on the first Rs.500 crores of the daily net assets   | 2.25                                                                                                             |
| on the next Rs.250 crores of the daily net assets    | 2                                                                                                                |
| on the next Rs.1,250 crores of the daily net assets  | 1.75                                                                                                             |
| on the next Rs.3,000 crores of the daily net assets  | 1.6                                                                                                              |
| on the next Rs.5,000 crores of the daily net assets  | 1.5                                                                                                              |
| On the next Rs.40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs.5,000crores of daily net assets or part thereof. |
| On balance of the assets                             | 1.05                                                                                                             |

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

| Particulars                                   | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|-----------------------------------------------|-----------------------|----------------------|
| 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                |

**Actual expenses for the HY FY 2025-26(% Weightage) (Excluding GST)**

**Regular Plan**-2.27 %

**Direct Plan** 0.49 %

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the **SID**.

|                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tax treatment for the Investors (Unitholders)</b> | Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                    |
| <b>Daily Net Asset Value (NAV) Publication</b>       | The Asset Management Company ("AMC") shall update the NAVs on its website ( <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> ) and of the Association of Mutual Funds in India ("AMFI") ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) before 11.00 p.m. every Business Day.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                    |
| <b>For Investor Grievances please contact</b>        | <b><u>Name and Address of Registrar:</u></b><br>Computer Age Management Services Limited (CAMS) Chennai<br>Tel: 044-28432650<br>Website:<br><a href="https://www.camsonline.com/">https://www.camsonline.com/</a><br>Address: CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b><u>Customer Service Cell of AMC:</u></b><br>Ms. Sadiqa Banu,<br>Investor Relations Officer,<br>Navi AMC Limited.<br>Address:<br>Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102 Toll Free: 18002032131<br>Tel No. 08045113400<br>Email: mf@navi.com |
| <b>Unitholders' Information</b>                      | <b>For normal transactions during ongoing sale and repurchase:</b><br><br>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).<br><br>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.<br><br>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.<br><br>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 on monthly basis. In case there is no transaction in any of the mutual |                                                                                                                                                                                                                                                                                                    |

|  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|  | <p>fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis.</p> <p>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.</p> <p>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<br/>In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.</p> <p>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).<br/>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</p> <p>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.</p> |
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|  | <p>CAS for investors having Demat account:</p> <ul style="list-style-type: none"> <li>Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>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 on a monthly basis.</li> <li>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 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.</li> <li>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.</li> <li>No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialised mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account.</li> </ul> <p>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.</p> <p><b>Monthly Portfolio Disclosure:</b></p> <p>The Mutual Fund shall disclose the Portfolio of the Scheme as on the last day of the month on its website <a href="https://navi.com/mutual-fund/downloads/portfolio">https://navi.com/mutual-fund/downloads/portfolio</a> or before the tenth day of the succeeding month in the prescribed format.</p> <p><b>Half yearly Disclosures: Portfolio / Financial Results:</b></p> <p>The Mutual Fund shall provide a complete statement of the Scheme portfolio within ten days from the close of each half year (i.e. 31st March and 30<sup>th</sup> September), in the manner specified by SEBI. The Portfolio Statement will also be displayed on the website of the AMC and AMFI.</p> <p>Paragraph 5.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, 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: <a href="https://navi.com/mutual-fund/downloads/statutory-">https://navi.com/mutual-fund/downloads/statutory-</a></p> |
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|  | <p><a href="#">disclosure</a> and publish a notice regarding availability of the same in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p> <p><b>Annual Report:</b></p> <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) in the manner specified by SEBI. The mutual fund shall provide physical copy of the abridged summary of the Annual Report without any cost, if a request through any mode is received from a unit holder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.</p> <p>Scheme wise annual report shall also be displayed on the website of the AMC <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a> and Association of Mutual Funds in India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p> |
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