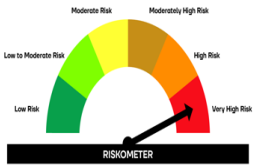
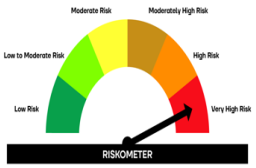
SCHEME INFORMATION DOCUMENT (SID)

SECTION I

Navi Multi Asset Omni FoF

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

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

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

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

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

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

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Navi Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on https://navi.com/mutual-fund/downloads/scheme-documents

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre find it on our website https://navi.com/mutual-fund/downloads/scheme-documents.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated October 14, 2026.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I	**Name of the scheme**	Navi Multi Asset Omni FoF
II	**Category of the Scheme**	Other Funds- Fund of Funds (Domestic)
III	**Scheme type**	An open-ended fund of funds scheme investing in units of equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs
IV	**Scheme code**	NAVI/O/O/FOD/26/10/0029
V	**Investment objective**	The investment objective of the scheme is to generate capital appreciation and income through diversified exposure across multiple asset classes - equity, debt, and commodities. The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.
VI	**Liquidity/listing details**	**Liquidity** The Scheme, being an open-ended scheme, will offer Units for Sale / Switch-in and Redemption / Switch-out on every Business Day at NAV based prices. **Listing** The Scheme, being an open-ended scheme, the units are not proposed to be listed on any stock exchange. However the Trustee reserves the right to list the units as and when the open ended schemes are permitted to be listed as per the regulations, and if the trustee considers it necessary in the interest of the unitholders of the Scheme.
VII	**Benchmark (Total Return Index)**	**Name of Benchmark:** 35% Nifty500 TRI + 35% Nifty Composite Debt Index + 25% Domestic Gold Price + 5% Domestic Silver Price **Justification for use of benchmark:** The Scheme follows a multi-asset fund-of-funds approach with dynamic allocation across equity, debt and commodity exposures through underlying schemes. The benchmark and additional benchmark returns shall be calculated at the Total return Index (TRI) variant of the Index chosen, where applicable.
VIII	**NAV disclosure**	The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO. Subsequently, the AMC will calculate the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on a daily basis and disclosed in the manner specified by SEBI. The Asset Management

<table>
<tr><td></td><td></td><td>Company (“AMC”) shall update the NAVs on its website https://navi.com/mutual-fund/downloads/statutory-disclosure>>NAV and of the Association of Mutual Funds in India (“AMFI”) (www.amfiindia.com) before 10.00 a.m. on the following Business Day.

For further details refer to Section II</td></tr>
<tr><td>IX</td><td>Applicable timelines</td><td>Timeline for Dispatch of Redemption proceeds: As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request.

Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with clause 15.3.1 of SEBI Master Circular dated March 20, 2026 ("SEBI Master Circular"), the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 business days of the date of redemption interest will be paid @15% per annum Timeline for Dispatch of Dividend: Not Applicable</td></tr>
<tr><td>X</td><td>Plans and Options Plans/Options and sub options under the Scheme</td><td>The Scheme has two Plans: Regular and Direct.

Each Plan offers a Growth Option.

Direct Plan is only for the investor who purchases/subscribes Units in the Scheme directly with the Fund (i.e., Investments not routed through AMFI Registration number (ARN) Holder). Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s)} and all other Platform(s) where investors’ applications for subscription of units are routed through Distributors.

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

<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr>
<tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><td></td><td></td><td>
<table>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr>
</table>

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

Default Option: Growth

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

For detailed disclosure on default plans and options, kindly refer to SAI.</td></tr>
<tr><td>XI</td><td>Load Structure</td><td>Exit Load: NIL

Redemption of units would be done on First in First out Basis (FIFO).</td></tr>
<tr><td>XII</td><td>Minimum Application Amount/switch in</td><td>Rs. 100/- and in multiples of Re. 1</td></tr>
<tr><td>XIII</td><td>Minimum Additional Purchase Amount</td><td>Rs. 100/- and in multiples of Re. 1/- thereafter</td></tr>
<tr><td>XIV</td><td>Minimum Redemption/switch out amount</td><td>Minimum Redemption - Rs. 100/- or 1 Unit or account balance whichever is lower.

Switch Out- Rs. 100/- and in multiples of Re. 1/- thereafter

In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder</td></tr>
</table>

		does not specify either the number or amount, the request will not be processed.
XV	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	**New Fund Offer Opens on: 19-10-2026** **New Fund Offer Closes on: 02-11-2026** The New Fund Offer shall remain open for subscription for a minimum period of 3 business days and shall not be kept open for more than 15 calendar days or for such period as allowed by SEBI and pursuant to Paragraph 1.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026. Any such changes shall be announced by way of uploading a notice on AMC website. The AMC/Trustee reserves the right to close the NFO of the Scheme before the above-mentioned date. The AMC reserves the right to extend the closing date of the New Fund Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be kept open for more than 15 calendar days.
XVI	**New Fund Offer Price**	Rs.10/- per unit .
XVII	**Segregated portfolio/side pocketing disclosure**	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. For Details, kindly refer to the SAI**.**
XVIII	**Swing pricing disclosure**	Not Applicable.
XIX	**Stock lending**	The Scheme shall not engage in stock lending of securities within the framework relating to Securities Lending and borrowings specified by SEBI. For details, kindly refer to SAI.
XX	**How to Apply and other details**	Applications filled up and duly signed by all joint investors should be submitted along with the cheque/draft/other payment instrument or instruction to a designated ISC/Official Point of acceptance of AMC or the Registrar**.** All cheques and bank drafts must be drawn in favour of "**Navi Multi Asset Omni FoF**" and the name of the respective Plan should also be mentioned and crossed "A/c Payee only". The investor needs to submit to Registrar/AMC a blank cancelled cheque or its photocopy, self-attested PAN copy and Know Your Customer number,

<table>
<tr><td></td><td></td><td>in-person verification, self-attested UIDAI copy, CKYC KRA-KYC form and other documents as asked by Registrar/AMC.

Details in Section II</td></tr>
<tr><td>XXI</td><td>Investor services</td><td>Investors may address their complaints to Ms. Sadiqa Banu, Investor Relations Officer of the Company, between 09:00 a.m. and 06:00 p.m., at

Toll Free / Tel No.: 18002032131 / +91 9535999572
Email: mf@navi.com
Chatbot: https://m.navi.com/d1TRK4WScNb

Registered Office Address:
Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Bengaluru, Karnataka – 560102

Investors may also contact or visit any of the Investor Service Centres (ISCs) of the AMC for assistance and grievance redressal.</td></tr>
<tr><td>XXII</td><td>Specific attribute of the scheme</td><td>Not Applicable.</td></tr>
<tr><td>XXIII</td><td>Special product/facility available during the NFO and on ongoing basis</td><td>Special products/Facilities offered are:
1. Systematic Investment Plan (SIP)
2. Systematic Transfer Plan (STP)
3. Systematic Withdrawal Plan (SWP)
4. Switch into the scheme

Systematic Investment Plan (SIP)
SIP is a facility enabling investors to save and invest in the Scheme at frequency/dates prescribed by the Mutual Fund, by submitting post-dated cheques / payment instructions.
<table>
<tr><th>Particulars</th><th>Frequency</th><th>Details</th></tr>
<tr><td rowspan="6">Frequency and Transaction Dates</td><td>Daily</td><td>All Business Days</td></tr>
<tr><td>Weekly</td><td>All Business Days</td></tr>
<tr><td>Fortnightly</td><td>All Business Days</td></tr>
<tr><td>Monthly</td><td>All Business Days</td></tr>
<tr><td>Quarterly</td><td>All Business Days</td></tr>
<tr><td>Half Yearly</td><td>All Business Days</td></tr>
</table>
Unit holders can enroll for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance.

If the SIP period is not specified by the unit holder, then the SIP enrolment is deemed to be for perpetuity and processed accordingly.</td></tr>
</table>

Default option:
Default date – 07th of every month/quarter/half yearly
Default frequency – Monthly

SIP through Electronic Clearing System (ECS)/Direct Debit
Investors / Unit holders may also enroll for SIP facility through Electronic Clearing Service (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. To enroll for SIP ECS Debit facility or Direct Debit Facility, an Investor must fill-up the Application Form for SIP ECS/ Direct Debit facility.

In case of SIP with payment mode as ECS/Direct Debit, Investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the ECS/debit mandate is provided.
All SIP cheques/payment instructions from 2nd to the last should be of the same amount and same date (excluding first cheque).

However, there should be a gap of 30 calendar days between first SIP Installment and the second installment in case of SIP started during ongoing offer.

Investors will have the right to discontinue/cancel the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. SIPs shall be cancelled within 10 calendar days of such request placed by the investor. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds from three Installments out of a continuous series of Installments submitted at the time of initiating a SIP (Subject to a minimum under SIP i.e. 12 months), the SIP is deemed as discontinued.

Auto cancellation of SIP
Pursuant to SEBI letter dated January 03, 2024 on uniformity in cancellation of SIPs across mutual funds, investors are hereby requested to note the below mentioned changes in the schemes of Navi Mutual Fund:

Sl. No.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1	Daily	3
2	Weekly, fortnightly	3
3	Monthly	3

4	Bi-monthly, Quarterly or Longer Interval SIP's	2

In case of a request placed by the investor for cancellation of auto-debit/SIP, it shall be processed within 10 calendar days of such request placed by the investor.

Units will be allotted at the Applicable NAV of the respective dates on which the investments are sought to be made. In case the date falls on a Holiday or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose.

An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with.

The AMC reserves the right to change / modify Load structure and other terms and conditions under the SIP prospectively at a future date. Please refer to the SIP Enrolment Form for terms & conditions before enrolment.

SIP Pause facility

SIP Pause facility gives option to pause the SIP for a period ranging from 1month up to 6 months in a respective scheme. Basic Terms and conditions are as follows:

- The applicant will have the right to pause SIP which is directly registered with Navi Mutual Fund.
- An investor who wishes to request for SIP Pause facility shall duly fill the SIP Pause Form and submit the same at the office of Navi Mutual Fund or CAMS Service Centre or online /app of Navi Mutual Fund.
- A valid form for SIP Pause facility will be processed within 15 days from the date of receipt of the same.
- SIP Pause facility would allow existing investor to 'Pause' their SIP for a specified period of time i.e. Minimum 1 month and Maximum 6 months.
- There would be no restriction on the number of times a SIP can be paused.
- SIP Pause facility shall be available where 'SIP Facility' is available in the Schemes of Navi Mutual Fund.
- SIP Pause Facility is applicable only for AMC initiated debit instructions i.e. ECS/NACH/Direct Debit, etc.

- SIP Pause Facility is not possible for investors having Standing Instructions with banks.
- The SIP shall continue from the subsequent instalment after the completion of pause period automatically.
- If the SIP pause period is coinciding with the SIP Top Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top Up amount. For e.g. SIP instalment amount prior to pause period is Rs. 5,000/- and SIP Top Up amount is Rs.1,000/- . If the pause period is completed after date of SIP Top Up, then the SIP instalment amount post completion of pause period shall be Rs.6,000/-.
- Incomplete SIP Pause Form in any respect would be liable to be rejected.

The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason

Systematic Transfer Plan (STP)

STP is a facility given to the Unit holders to transfer sums on a periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction.

Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals.

Particulars	**Frequency**	**Details**
Frequency and Transaction Dates	Daily	All Business Days
	Weekly	All Business Days
	Fortnightly	All Business Days
	Monthly	All Business Days

If any STP transaction due date falls on a non-Business Day, then the respective transactions will be processed on the immediately succeeding Business Day for both the schemes.

STP can be incorporated into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of Navi Mutual Fund. Investors could also opt for STP from an existing account by quoting their account / folio number.

Default Option:

Default Date – 07th

<table>
<tr><td></td><td></td><td>Default Frequency – Monthly

Systematic Withdrawal Plan (SWP)
SWP is a facility enabling the unit holders to withdraw amounts from the Scheme at a frequency prescribed by the Mutual Fund from time to time, by giving a single instruction to the Mutual Fund.

There are two options available under SWP viz - Monthly option and Quarterly option, the details of which are given below:
<table><tr><th>Particular</th><th>Frequency</th></tr><tr><td>Monthly</td><td>All Business Days</td></tr><tr><td>Quarterly</td><td>All Business Days</td></tr></table>
Default Option
Default Frequency: Monthly

Switch into the Scheme:
Investors who hold units in any of the schemes of Navi Mutual Fund may switch all or part of their holdings to the Scheme during the New Fund Offer Period subject to the provisions in the scheme information document of the respective scheme. Switch-in requests are subject to the minimum application amount as mentioned in this Scheme Information Document.

For switch-in requests received from the open-ended scheme during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be affected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units.

For details kindly refer to SAI</td></tr>
<tr><td>XXIV</td><td>Weblink</td><td>Not Applicable for this scheme, since this is a new scheme.
For other schemes please visit https://navi.com/mutual-fund/downloads/statutory-disclosure for Daily TER and for factsheet please Visit https://navi.com/mutual-fund/downloads/factsheet for scheme factsheet.</td></tr>
</table>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.

(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.

(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines thereunder shall be applicable.

(viii) The Trustees have ensured that the Navi Multi Asset Omni FoF approved by them is a new product offered by Navi Mutual Fund and is not a minor modification of any existing Fund.

Sd/-

Date: 14-10-2026
Sweta Shah

Place: Bengaluru
Chief Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

Instruments	**Indicative Allocation (% to total assets)**	
	Minimum	**Maximum**
A) Units of underlying mutual fund schemes / permitted instruments across asset classes:	95%	100%
i. Equity Oriented Schemes	15%	65%
ii. Debt Oriented Schemes	15%	65%
iii. Gold & Silver ETF / commodity exposure	15%	65%
B) Debt & Money Market Instruments *#	0%	5%

*Debt & money market instruments / cash may be held up to 5% for liquidity purposes.

#Money Market instruments includes commercial papers, commercial bills, Tri- party repos, treasury bills, Government securities having residual maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl.no	**Type of Instrument**	**Percentage of Exposure**	**Circular References**
1.	Securities Lending	The scheme shall not invest in this instrument	-
2.	InvIT	The scheme shall not invest in this instrument	-
3.	Equity Derivatives for non- hedging purposes	The scheme shall not invest in this instrument	-
4.	Overseas Securities	The scheme shall not invest in this instrument	-
5.	Repo/reverse repo transactions in Corporate Debt Securities	not more than 5% of the net assets of the Scheme.	Clause 13.8.2 of SEBI Master Circular dated March 20, 2026 states 10% capping. However this scheme shall invest only as per the asset allocation
6.	Short term deposits	Not more than 5% of the net assets in STDs across all scheduled commercial banks.	Clause 13.7 of SEBI Master Circular dated

			March 20, 2026 states 15-20% capping. However, this scheme shall invest only as per the asset allocation
8.	Securitized debt	The scheme shall not invest in this Instrument.	-
9.	Unrated instruments	The scheme shall not invest in this Instrument.	-
10.	Credit Default Swaps	The scheme shall not invest in this Instrument.	-
11.	Debt Instruments having Structured Obligations/Credit Enhancements	The scheme shall not invest in this Instrument.	-
12.	Debt Instruments with special Features (AT1 and AT2 Bonds)	The scheme shall not invest in this Instrument.	-
13.	Commodity Derivatives	The scheme shall not invest in this Instrument.	-
14.	Debt Derivatives Instruments	The scheme shall not invest in this Instrument.	-
15.	Other mutual funds	95%-100%	-

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

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

Equity
Invesco India Midcap Fund
HDFC Midcap Fund
Navi Nifty 500 Multicap 50:25:25 Index Fund
Navi Large & Midcap Fund
HDFC Flexicap Fund
ICICI Prudential Flexicap Fund
Motilal Oswal Nifty 500 Index Fund

Mirae Asset Large & Midcap Fund
DSP Large & MIdcap Fund
Navi Flexicap Fund
Nippon India Growth Midcap Fund
Debt
ICICI Prudential Dynamic Term Fund
SBI Dynamic Bond Fund
Kotak Dynamic Bond Fund
ICICI Prudential Banking and PSU Debt Fund
HDFC Low Duration Fund
ICICI Prudential Savings Fund
Axis Treasury Advantage Fund
Gold ETF
ICICI Prudential Gold ETF
Kotak Gold ETF
Nippon India Gold BEES ETF
UTI Gold ETF

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

As per para 13.18.2 of SEBI Master Circular dated March 20, 2026 , the cumulative gross exposure through units of mutual fund schemes, money market securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme **.**

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

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

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

a. not be permitted to receive fresh flows in the same scheme till the time the funds are deployed as per the asset allocation mentioned in the SID.
b. not be permitted to levy exit load, if any, on the investors exiting such scheme(s) after 60 business days of not complying with the asset allocation of the scheme.
c. inform all investors of the NFO, about the option of an exit from the concerned scheme without exit load, via email, SMS or other similar mode of communication.
d. report deviation, if any, to Trustees at each of the above stages.

Changes in Investment Pattern:

Portfolio Rebalancing in case of Passive breach

Pursuant to paragraph 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026, in case of any deviation from mandated asset allocation mentioned in the asset allocation above or various prudential limits prescribed by the Board inter-alia, including issuer limits, group limits and sector limits etc. due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the asset allocation would be restored within 30 business days from the date of deviation.

In case the asset allocation is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desired, can extend the timelines up to sixty (60) business days from the date of completion of the mandated rebalancing period. However, at all times the portfolio will adhere to the overall investment objective of the scheme.

In case the scheme is not rebalanced within the aforementioned mandate plus extended timelines:

a. The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced.
b. The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme.

Reporting and Disclosure Requirements:

a. AMC shall report the deviation to Trustees at each stage. The reporting to Trustee shall be initiated immediately after the expiry of the mandated rebalancing period (i.e. 30 business days).

b. In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme.

i. The AMC shall immediately disclose the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced.
ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.
iii. subject line of the aforementioned emails / letters should be uniform across industry and clearly indicate "breach of" / "deviation" from mandated asset allocation or prescribed prudential limits.

c. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. https://navi.com/mutual-fund/downloads/statutory-disclosure

b. The AMC shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.

The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.

Rebalancing due to Short Term Defensive Considerations:
It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above and for defensive considerations owing to changes in factors such as market conditions, market opportunities, applicable regulations and political and economic factors.

As per Para 1.9.1 (b) of SEBI Master Circular dated March 20, 2026, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. In case of any deviation, the portfolio shall be rebalanced within 30 calendar day

B. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme shall be invested predominantly in units of underlying mutual fund scheme(s) and other permitted instruments in line with the investment objective and asset allocation table. The Scheme may also hold debt and money market instruments for liquidity within regulatory limits and the asset allocation pattern. The scheme shall invest in :-

Units of Equity Oriented Mutual Fund Schemes
Units of Debt Oriented Mutual Fund Schemes
Units of Gold ETFs & Silver ETFs
Debt and Money Market Instruments:

- Tri-party repo (TREPS)
- Certificate of Deposit (CD) of scheduled commercial banks and development financial Institutions
- Commercial Paper (CP)

- Treasury Bill (T-Bill)
- Repo
- Securities created and issued by the Central and State Governments
- Non-convertible debentures and bonds
- Floating rate debt instruments
- Investment in Short Term Deposits

The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme.

Please refer to **Section II** of the document for further details for each instrument.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Navi Multi - Asset Omni FoF is an actively managed Fund. The scheme will follow a fund-of-funds approach and invest predominantly in units of identified underlying schemes across permitted asset classes, subject to SEBI limits and the SID / SAI. The fund manager may rebalance allocations within permitted bands and hold limited cash / debt and money market instruments for liquidity, corporate actions and regulatory requirements.

The Scheme can also invest in Debt & Money Market Instruments as stated above in the Asset Allocation Section.

Portfolio Turnover:

The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be played out to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with 35% Nifty500 TRI + 35% Nifty Composite Debt Index + 25% Domestic Gold Price + 5% Domestic Silver Price

Justification for use of benchmark:

The Scheme follows a multi-asset fund-of-funds approach with allocation across equity, debt and commodity (gold/silver) exposures through underlying schemes. The composite benchmark (35% Nifty500 TRI + 35% Nifty Composite Debt Index + 25% Domestic Gold Price + 5% Domestic Silver Price) reflects the intended asset allocation mix and is therefore the most suited benchmark for evaluating performance of the Scheme.

The benchmark and additional benchmark returns shall be calculated at the Total return Index (TRI) variant of the Index chosen.

E. WHO MANAGES THE SCHEME?

The Scheme and any overseas component as per applicable SEBI circulars is managed by Mr. Rushabh Patel. His details are as under:

Name of Fund Manager	Age & Qualifications	Previous Experience	Managing Scheme Since	Other Funds Managed
Mr. Rushabh Patel	**Age:** 29Years **Qualification** • MBA (Finance)- Greatlakes Institute of Management Chennai- B.E. in Mechanical Engineering (Pandit Deendayal Petroleum University, Gandhinagar)	Mr. Rushabh Patel brings nearly 6 years of experience across equity research and capital markets. Since April 2023, he has served as an Equity Research Analyst at Navi AMC, leading coverage of Capital Goods and small-cap equities while actively supporting passive fund management operations. Prior to Navi, he spent over 2.5 years at CRISIL Limited as a Research Analyst, focusing on research, financial modelling, and ESG analysis for global equities.	-	• Navi Nifty Next 50 Index Fund • Navi Nifty Bank Index Fund • Navi Nifty Midcap 150 Index Fund • Navi Nifty India Manufacturing Index Fund • Navi ELSS Tax Saver Nifty 50 Index Fund • Navi Flexi Cap Fund • Navi Large & Midcap Fund • Navi BSE Sensex Index Fund • Navi Nifty IT Index Fund • Navi Aggressive Hybrid Fund • Navi Nifty 500 Multicap 50:25:25 Index Fund • Navi Total Stock Market US Specific Equity Passive Fund of Fund • Navi Nasdaq100 US Equity Passive Fund of Fund. • Navi Nifty Smallcap250 Momentum Quality 100 Index Fund

				• Navi Nifty MidSmallcap 400 Index Fund

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Navi Multi Asset Omni FoF is a multi-asset fund-of-funds offering diversified exposure across equity, debt and commodity asset classes through underlying mutual fund schemes in a single folio.

List of other existing Fund of Fund schemes:

- Navi Total Stock Market US Specific Equity Passive Fund of Fund
- Navi Nasdaq100 US Specific Equity Passive Fund of Fund

For detailed comparative table please refer the website: https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> disclosure for passive schemes>> Detailed comparative table of the existing schemes of AMC.

G. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

This Scheme is a new scheme and does not have any additional scheme related disclosures.

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)
ii. Disclosure of name and exposure to TOP 7 issuers, stocks, groups and sectors as a %age of NAV of the scheme)- **Not Applicable**
iii. Portfolio disclosure shall be Monthly
iv. Portfolio Turnover Rate
v. Website link to the respective addendums to the SID after the last update of SID
vi. Aggregate investment in the Scheme by:

Sl. No.	**Category of Persons**	**Net Value**		**Market Value (in Rs.)**
	Fund Manager	**Units**	**NAV per unit**	

For disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard **kindly refer SAI.**

vii. Investments of AMC in the Scheme, if applicable – Please visit website https://navi.com/mutual-fund/downloads/statutory-disclosure>> AMC Quarterly Investment

The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment.

AMC may invest in the Scheme(s) anytime during the continuous offer period subject to the SEBI (MF) Regulations, 2026. The AMC may also invest in existing schemes of the Mutual Fund. As per the existing SEBI (MF) Regulations, 2026 , the AMC will not charge Investment Management and Advisory fee on the investment made by it in the Scheme(s) or existing Schemes of the Mutual Fund.

Subject to Regulation 22(3)(a) of the SEBI (Mutual Funds) Regulations, 2026 read with paragraph 7.13 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by SEBI from time to time. Such investment shall be maintained at all times and shall not be redeemed unless the scheme is wound up.

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Seventh Schedule of the SEBI (MF) Regulations, 2026 , or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\textbf{NAV (Rs.)} = \frac{\text{Market or fair Value of Scheme's Investments + Current Assets including Accrued Income – Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV shall be calculated up to four decimal places. However the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option. The NAVs of the Growth Option and the Dividend Option will be different after the declaration of the first Dividend.

The NAVs will be calculated for all the Business days.

The Mutual Fund will ensure that the Redemption Price will not be lower than 97% of the Applicable NAV.

Illustration on Computation of NAV: If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: 10,55,55,000.00 / 1,00,00,000 = Rs. 10.5555 per unit .

Ongoing price for Redemption (sale) /Switch outs (to other schemes/plans of the Mutual Fund) by Investors.

Ongoing price for redemption /Switch out (to other Schemes/Plans of the Mutual Fund) is the price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Unit at Applicable NAV.

Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:

Let's assume that the NAV of a Mutual Fund Scheme on April 01, 2024 is Rs. 10/-.

Purchase of mutual fund units:

The Purchase Price of the Units on an ongoing basis will be the same as Applicable NAV.

Purchase Price = Applicable NAV

In the above example, purchase is done on April 01, 2024, when the Applicable NAV = Rs. 10/-

Therefore, Purchase Price = Rs. 10/-

As per existing Regulations, no entry load is charged with respect to applications for purchase / additional purchase of mutual funds units.

Redemption/Re-purchase of mutual fund units

The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any. In case of redemption, the amount payable to the investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
Say, in the above example the exit load applicable is:
For exit on or before 30 days from the date of allotment – 1.00%
For exit after 30 days from the date of allotment – Nil.

Scenario 1: Redemption is done during applicability of exit load
In case the investor requests for redemption on or before 30 days i.e. on or before March 31, 2025; say December 1, 2024, when the NAV of the scheme is Rs. 12/- and the exit load applicable is 1%, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-1%) = Rs. 11.88/-

Scenario 2: Redemption is done when the exit load is NIL
In case the investor requests for redemption after 30 days i.e. after March 31, 2025; say April 1, 2025, when the NAV of the scheme is Rs. 12/- and the exit load applicable is NIL, so the Redemption amount payable to investor shall be calculated as follows:

Redemption Price = Applicable NAV * (1 - Exit Load)
= Rs. 12 * (1-0) = Rs. 12/-

The aforesaid example does not take into consideration any applicable statutory levies or taxes. Accordingly, the redemption amount payable to investors shall further reduce to the extent of applicable statutory levies or taxes.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to the **SAI.**

B. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The NFO expenses shall be borne by the AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

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

The Mutual Fund would update the current expense ratios on the website at least 3 (three) Business days prior to the effective date of the change.

Expense Head	% of daily net assets
Investment Management and Advisory Fees	Upto 1.85%
Audit fees/fees and expenses of trustees	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing Account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion*	
Brokerage and transaction cost over and above 6 bps and 2 bps of trade value for cash and derivative market trades respectively [1]	
Cost of statutory advertisements	
Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)	
Maximum Total expense ratio (TER) permissible under Regulation 66	**Upto 1.85%**
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	GST of 18% or any other rate as may be levied from time to time on the Taxable/Invoice/Contract amount. Additionally, levies

	such as Stamp Duty, STT etc.
Statutory levies (including GST) on brokerage and transaction cost	Will be charged on Turnover of securities which will be at prescribed rates.

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

Components of Total Expense Ratio (TER)

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

a) Base Expense Ratio (BER)

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

The BER shall include:

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

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

b) Brokerage Cost

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

c) Transaction Cost

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

d) Statutory Levies

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

Notes:

1) As per Regulation 66(9)- Brokerage and transaction costs which are incurred for the purpose of execution of trades over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expenses charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) of regulation 66.

2) Goods & Services Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 66 of the SEBI (MF) Regulations, 2026 .

Goods & Services Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 66 of the SEBI (MF) Regulations, 2026 .

Goods & Services Tax (GST) on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of total expenses ratio as prescribed under Regulation 66 of the SEBI (MF) Regulations, 2026 .

The base expenses of the Scheme(s) including the investment management and advisory fee shall not exceed the limit as specified in the Regulations and amendments thereto. The total of all expenses i.e. Total Expense Ratio (TER) charged to the investors of the scheme shall be total of expense charged within the base limit specified above, brokerage cost, transaction cost incurred for the purpose of execution of trade and statutory levies charged to the investors, as specified in the Regulations. No charges other than the Base Expense Ratio (BER), brokerage cost, transaction cost, statutory levies and exit load (including applicable levies thereon) shall be charged to investors.

In accordance with Regulation 66(2) any expenditure in excess of the limits prescribed under the aforesaid Regulations shall be borne by the AMC, Trustee and/or Sponsor, as applicable. Further, if any expense of the Scheme is borne by the AMC, Trustee or Sponsor, the same shall be done only after reversal of the investment management and advisory fees charged to the Scheme, if any.

The expenses towards Investment Management and Advisory Fees under Regulation 66 (4) and the various sub-heads of recurring expenses mentioned under Regulation 66 (5) of SEBI (MF) Regulations, 2026 can be apportioned under various expense heads/ sub heads without any sub limit, as permitted under the applicable regulations. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 66 (4) and (5) respectively.

Statutory Levy (Goods and Services Tax (GST)

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

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

The Base Expense Ratio (BER) of Fund of Funds to be charged over and above the weighted average of the base expense ratio of the underlying scheme shall not exceed two times the weighted average of the base

expense ratio levied by the underlying scheme(s), subject to the overall ceilings for Fund of Funds as stated under sub-regulation (7) of Regulation 66.

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

Particulars	**Regular Plan(Rs)**	**Direct Plan(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

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

Disclosure of Expense Ratio

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

Change in expense ratio

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

Any change in the BER in comparison to previous base BER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least 3 (three) business days prior to effecting such change. Further, the notice of change in BER shall be updated on the AMC's website https://navi.com/mutual-fund/downloads/addendums at least 3 (three) business days prior to effecting such change.

Provided that any change in BER in a mutual fund scheme due to change in AUM or any decrease in BER in a mutual fund scheme due to various other regulatory requirements shall not require issuance of any prior notice to the investors.

The above change in the BER in comparison to previous BER charged to the scheme shall be intimated to the Board of AMC along with the rationale recorded in writing.

The changes in BER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.

D. LOAD STRUCTURE

Load is an amount, which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC; https://navi.com/mutual-fund/downloads/disclosure-sid-kim >> Disclosure for active schemes>> Load Structure or may call at 18002032131 or your distributor.

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

Type of Load	Load chargeable (as %age of NAV)
Exit Load	NIL

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

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

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

Any change in Load structure shall be only on a prospective basis i.e. any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

- Pursuant to paragraph 7.19 of SEBI Master Circular on Mutual Fund dated March 20, 2026, the Scheme shall have
  a. minimum of 20 investors and
  b. no single investor shall account for more than 25% of the corpus of the Scheme.

- If either/both of such limit(s) is/are breached during the NFO of the Scheme, it shall be ensured that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions.

- In case the Scheme / Plan(s) does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 36(2)(c) shall become applicable automatically without any reference from the Board and accordingly the Scheme / Plan(s) shall be wound up and the units shall be redeemed at applicable NAV.

- The average net assets of the scheme shall be calculated daily and any breach of the 25 % holding limit by an investor shall be determined. At the end of the quarter, the average of daily holding by each such investor is computed to determine whether that investor has breached the 25 % limit over the quarter. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month shall be allowed and thereafter the investor who is in breach of the rule shall be given 15 calendar days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 calendar days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th calendar day of the notice period.

- The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by the Board.

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer; https://navi.com/mutual-fund/downloads/disclosure-sid-kim>>Disclsoure for active schemes>> Definitions

B. Risk factors

Scheme Specific Risk Factors

The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective. The specific risk factors related to the Scheme include, but are not limited to the following:

The risk factors of the underlying schemes will be relevant and must be treated as risk factors of Navi Multi Asset Omni FoF.

The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.

- Investments in underlying schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative investments, stock lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, tracking error risk etc.
- Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions. The TER of the Scheme shall be in compliance with the SEBI Mutual Fund Regulations
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.
- The Portfolio rebalancing may result in higher transaction costs;
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.
- In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.

Risks associated with Fixed Income Securities:

Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds and Money Market Instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.

Re-investment Risk: Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

Credit Risk: This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

Settlement Risk: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Risk factors associated with processing of transactions through Stock Exchange Mechanism:

The trading mechanism introduced by the Stock Exchange(s) is configured to accept and process transactions for mutual fund Units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised Stock Exchange(s), on any Business Day will depend upon the

modalities of processing viz. collection of application form, order processing /settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the Stock Exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized Stock Exchange(s).

C. Risk mitigation strategies

Risk and investment are two sides of the same coin of Fund Management. Effective risk management is crucial for achieving good performance. Adequate safeguards would be incorporated in the portfolio management process. The main instrument for reducing risk is through diversification. The Fund Manager's job is to identify securities which offer higher returns with a lower level of risk.

The fund will endeavour to manage the various risks associated with investing in equity and equity related instruments. Risk is expected to be reduced through diversification of portfolio across various sectors and market capitalizations. Risk Mitigation measures for the 3 major risks associated with fixed income securities are given below:

Interest Rate Risk Fixed income securities such as government bonds, corporate bonds and Money Market Instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the yield level at which the security is being traded.	The modified duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Higher is the modified duration, the fund stands exposed to a higher degree of interest rate risk. The Fund Manager would decide on the modified duration to be maintained for the portfolio at a particular point of time after taking into account the current scenario and the investment objective of the scheme. The portfolio duration will be decided after doing a thorough research on the general macroeconomic condition, political environment, systemic liquidity, inflationary expectations, corporate performance and other macroeconomic considerations. The Investment Committee of the AMC would be monitoring the portfolios constantly and would be giving direction regarding portfolio modified duration to the Fund Manager.
Credit Risk This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are	The Investment Team would follow a bottom up approach to create a debt Investment universe. The investment team would carry out rigorous in depth credit evaluation of the money market and debt instruments the scheme proposes to invest in. The credit evaluation will essentially be a bottom up approach and include a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term / long term financial health of the issuer. Data from external Credit Rating

different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.	Agencies like CRISIL, ICRA, FITCH and CARE would be taken into account while constructing this universe. This universe would be constantly monitored by the Investment Committee which would recommend any additions/ deletions from the investment universe.
Liquidity Risk The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.	The Fund Manager would maintain adequate cash/cash equivalent securities to manage the day to day redemptions of the fund. Attention would be given to the historic redemption trends while deciding on the cash equivalent component of the portfolios. Also the Fund Manager and Dealer would be keeping track of various securities being traded in the market and would strive to keep the component of illiquid securities in the portfolio at a low percentage of the total portfolio.
Liquidity Risk on account of investments in underlying funds	The investments shall be made in underlying funds, which provide adequate liquidity
Expense Risks associated with investments in underlying funds	The aggregate of expenses incurred by the Fund-of-Funds scheme and the underlying funds is subject to limits prescribed by SEBI.
Investment Policy and/or fundamental attribute change risks associated with investments in underlying funds	Investments shall be made in such underlying funds, which have similar investment objectives to the domestic fund in India. However, there exists a possibility that there is a change in the fundamental attributes of the underlying fund. In such circumstances, the Fund Manager will seek to invest in other funds, which have the same investment objective as the domestic fund.

Additional Scheme Specific Risk Factors

1) **Asset Allocation Risk**

The performance of the Scheme will depend on the Fund Manager's decisions regarding allocation across equity-oriented schemes, debt-oriented schemes and Gold & Silver ETFs. The selected asset allocation strategy may underperform other asset allocation strategies or prevailing market conditions. Market movements between portfolio reviews may also result in temporary deviations from the intended asset allocation, which may adversely impact the Scheme's performance.

2) **Underlying Scheme Selection Risk**

The Scheme's performance depends upon the Fund Manager's ability to identify and select appropriate underlying schemes. The selected underlying schemes may underperform their respective benchmarks or

comparable schemes owing to investment style, security selection, market conditions or other factors, thereby adversely affecting the Scheme's returns.

3) **Risks associated with Gold & Silver ETFs**

Investments in Gold & Silver ETFs are subject to risks arising from fluctuations in precious metal prices due to changes in global demand and supply, inflation expectations, interest rates, currency movements, geopolitical developments and other macroeconomic factors. In addition, the underlying ETFs may experience tracking error or tracking difference, whereby their returns may deviate from the performance of the underlying bullion due to expenses, cash holdings, transaction costs, liquidity constraints and other operational factors. Such risks may adversely impact the performance of the Scheme.

4) **Concentration Risk**

Although the Scheme invests across multiple asset classes, investments may be concentrated in a limited number of underlying schemes. Any adverse performance, liquidity constraints or changes in the investment strategy of one or more underlying schemes may materially affect the performance of the Scheme.

5) **Valuation Risk**

The Scheme invests in underlying mutual fund schemes whose NAVs may be determined at different valuation points. Differences in valuation timing, pricing methodologies or market movements between valuation points may result in temporary differences in the valuation of the Scheme.

Additional Risk Mitigation Strategies

Risk	**Suggested Risk Mitigation Strategy**
Asset Allocation Risk	Asset allocation shall be reviewed on an ongoing basis by the Investment Team and maintained in accordance with the Scheme's investment objective, investment strategy and regulatory limits. Portfolio rebalancing shall be undertaken as considered appropriate.
Underlying Scheme Selection Risk	The Investment Team shall undertake periodic review of the underlying schemes, including investment strategy, portfolio characteristics, performance, risk measures and liquidity before making or continuing investments.
Gold & Silver ETF Risk	Investments shall be made in SEBI-regulated Gold & Silver ETFs having adequate liquidity. The Investment Team shall periodically monitor the liquidity, tracking performance and suitability of the underlying ETFs as part of the ongoing portfolio review.
Concentration Risk	Investments shall be diversified across eligible underlying schemes and asset classes within the limits prescribed under SEBI Regulations and the Scheme Information Document.
Liquidity of Underlying Schemes	The liquidity profile of the underlying schemes shall be periodically monitored to facilitate portfolio rebalancing and efficient servicing of investor subscriptions and redemptions.

Fundamental Attribute Change Risk	The AMC shall periodically monitor changes in the investment objective, strategy and fundamental attributes of the underlying schemes. Where such changes are no longer consistent with the Scheme's investment objective, appropriate portfolio rebalancing may be undertaken in accordance with applicable regulations.

II. Information about the scheme:

A. Where will the scheme invest?

The corpus of the Scheme shall be invested in Equity and Equity related instruments and debt and money market instruments which will include but not limited to:

Units of Equity Oriented Mutual Fund Schemes, Units of Debt Oriented Mutual Fund Schemes, Units of Gold ETFs & Silver ETFs

Units of mutual funds represent an investor's share in an Equity or Debt Mutual Fund or Commodity ETF mutual fund scheme. When investors buy mutual fund units, they pool their money with other investors to collectively invest in a diversified portfolio of assets such as stocks, bonds, or other securities. Each unit reflects the proportionate ownership of the fund's assets. The value of these units, known as the Net Asset Value (NAV), fluctuates based on the performance of the underlying assets.

Debt and Money Market Instruments:

Tri-party repo (TREPS)

Tri-party repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates borrowing and lending of funds, in Triparty Repo arrangement.

Certificate of Deposit (CD) of scheduled commercial banks and development financial Institutions

Certificate of Deposit (CD) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year.

Commercial Paper (CP)

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short term borrowings. CP is traded in the secondary market and can be freely bought and sold before maturity.

Treasury Bill (T-Bill)

Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days, 182 days and 364 days. Bill Rediscounting (bills of exchange/promissory notes of public sector and private sector corporate entities).

Repo

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, G-Secs, State Government securities and T-Bills are eligible for Repo/Reverse Repo.

Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

Non-convertible debentures and bonds

Non-convertible debentures as well as bonds are securities issued by companies / Institutions promoted / owned by the Central or State Governments and statutory bodies which may or may not carry a Central/State Government guarantee, Public and private sector banks, all India Financial Institutions and Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. The Scheme may also invest in the non-convertible part of convertible debt securities.

Floating rate debt instruments

Floating rate debt instruments are instruments issued by Central / state governments, corporates, PSUs, etc. with interest rates that are reset periodically.

Investment in Short Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI and portfolio creation time will not be more than 7 days.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals.

For applicable regulatory investment limits please refer to paragraph "**Investment Restrictions."**

The Fund Manager reserves the right to invest in such securities as may be permitted from time to time and which are in line with the investment objectives of the Scheme.

B. What are the investment restrictions?

Pursuant to SEBI (MF) Regulations, 2026 , the following investment restrictions are applicable to the scheme:

1. The scheme shall not invest in a Fund of Fund scheme.
2. All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.

3. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of Directors of AMC.
   Further, the scheme shall not invest more than:
   i. 10% of the NAV in debt and money market securities rated AAA; or
   ii. 8% of the NAV in debt and money market securities rated AA; or
   iii. 6% of the NAV in debt and money market securities rated A and below issued by a single issuer. The above investment limits may be extended by up to 2% of the debt portfolio of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit.
   Provided that such limit shall not be applicable for investments in Government Securities, treasury bills, Tri-party Repos on Government securities or treasury bills (TREPS).
   Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI. Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by SEBI from time to time
4. The scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:
   Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:
   Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:
   Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.
5. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
   - such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
   - the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
   - IST purchases would be allowed subject to the guidelines as specified in Para 13.19 of SEBI Master circular on Mutual Funds dated March 20, 2026.
6. The Scheme shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:
7. The Scheme shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
8. Pending deployment of the funds of the Scheme shall be in terms of clause 13.7 of the SEBI Master Circular, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, subject to following conditions:

- "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such a limit may be raised to 20% with prior approval of the Trustee. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The Scheme shall not park funds in short term deposits of a bank which has invested in that Scheme.
- Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme until the scheme has STD with such bank. However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market.
- The AMC shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

The above norms do not apply to term deposits placed as margins for trading in the cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, percentage of NAV should be disclosed.

9. The scheme shall not make any investment in
   (a) Any unlisted security of an associate or group company of the sponsor
   (b) Any security issued by way of private placement by an associate or group company of the sponsor; or
   (c) The listed securities of group companies of the sponsor which in excess of 25% of net assets.
10. The cumulative gross exposure through units of mutual fund schemes & commodity ETFs, money market securities and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.
11. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest and/or Dividend to the Unit holder.
12. The Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months. The limit shall not be applicable for intraday borrowing subject to such conditions as may be specified by SEBI.
13. The Scheme will not advance any loan for any purpose.
14. Schemes shall not have total exposure exceeding 20% of its net assets in a particular sector (excluding investments in Bank Certificate of Deposits Short Term Deposits with scheduled commercial banks, TREPS, Government of India Securities, Treasury Bills and AAA rated Securities issued by Public Financial Institutions and Public Sector Banks).
    Provided that an additional exposure to the financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only.

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank and the total investment/exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

For the purpose of this provision, 'Group' shall have the same meaning as defined in clause (b) of the Explanation to Section 5 of the Competition Act, 2002 (12 of 2003)

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time. All the investment restrictions will be applicable at the time of making investments.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Regulation 22 (C) of SEBI (Mutual Funds) Regulations, 2026 and paragraph 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

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

(ii) Investment Objective

Main Objective – The investment objective of the scheme is to generate capital appreciation and income through diversified exposure across multiple asset classes - equity, debt, and commodities.

Investment Pattern – **Please refer to Section 'How will the Scheme Allocate its Assets?'**

(iii) Terms of Issue

- Liquidity: **Please refer to Part I 'Highlights/Summary of the Scheme'**
- Aggregate fees and expenses charged to the scheme. **Please refer to 'Part III- Other Details – ANNUAL SCHEME RECURRING EXPENSES**
- Any safety net or guarantee provided:

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations, 2026 and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plans(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Other Scheme Specific Disclosures:

Listing and Transfer of units	**Listing:** Not Applicable **Transfer:** For details please refer SAI.
Dematerialization of units	Pursuant to Para 15.7.2 of SEBI Master circular on Mutual Funds dated March 20, 2026, Navi Mutual Fund will provide an option to the investors of the Fund to mention demat account details in the subscription form, in case they desire to hold units in the dematerialised mode. We shall obtain ISIN for each option of the scheme and quote the respective ISIN along with the name of the scheme, in all SOA/CAS issued to the investors.
Minimum Target amount	INR 10 Crore
Maximum Amount to be raised (if any)	Not Applicable
Allotment	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 Unitholders registered e-mail address and /or mobile number.
Refund	If application is rejected, full amount will be refunded within 5 (five) Business Days of the closure of New Fund Offer Period or within such period as allowed by SEBI. If refunded after the time period stipulated under the Regulations, interest @ 15% p.a. for delay period will be paid and charged to the AMC.
Who can invest?	The following persons (subject to, wherever relevant, purchase of unit of the scheme of the Mutual Fund, being permitted and duly authorized under their respective bye-laws/constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Units of the Scheme: 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;

	2. Hindu Undivided Family (HUF) through Karta; 3. Minors through their parent / legal guardian; 4. Partnership Firms; 5. Limited Liability Partnerships 6. Proprietorship in the name of the sole proprietor; 7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions; 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Qualified Foreign Investors (QFI) on repatriation basis; 17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis; 18. Other schemes of Navi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s) 20. Such other people may be decided by the AMC from time to time.
Who cannot invest ?	The persons/entities as specified under section "Who Can Invest?" shall not be eligible to invest in the Scheme, if such persons/entities are:

	1. United States Person (U.S. person*) as defined under the extant laws of the United States of America, except the following: a) NRIs/PIOs may invest/transact, in the Scheme, when present in India, as lump sum subscription, redemption and/or switch transaction, including registration of systematic transactions only through physical form and upon submission of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time and subject to compliance with all applicable laws and regulations prior to investing in the Scheme. b) FPIs may invest in the Scheme as lump sum subscription and/or switch transaction (other than systematic transactions) through submission of physical form in India, subject to compliance with all applicable laws and regulations and the terms, conditions, and documentation requirements stipulated by the AMC/Trustee from time to time, prior to investing in the Scheme. The Trustee/AMC reserves the right to put the transaction requests received from such U.S. person on hold/reject the transaction request/redeem the units, if allotted, as the case may be, as and when identified by the AMC that the same is not in compliance with the applicable laws and/or the terms and conditions stipulated by Trustee/AMC from time to time. Such redemptions will be subject to applicable taxes and exit load, if any. The physical application form(s) for transactions (in non-demat mode) from such U.S. person will be accepted ONLY at the Investor Service Centres (ISCs) of Navi AMC Limited (Navi AMC). Additionally, such transactions in physical application form(s) will also be accepted through Distributors and other platforms subject to receipt of such additional documents/undertakings, etc., as may be stipulated by AMC/Trustee from time to time from the Distributors/Investors with additional declarations. 2. Residents of Canada; 3. Investors residing in any Financial Action Task Force (FATF) designated High Risk jurisdiction. *The term "U.S. person" means any person that is a U.S. person within the meaning of Regulations under the Securities Act of 1933 of U.S. or as defined by the U.S. Commodity Futures Trading Commission or as per such further

	amended definitions, interpretations, legislations, rules etc, as may be in force from time to time. Such other persons as may be specified by AMC from time to time.
How to Apply and other details	The Application Forms/Change Request Forms for KYC are available at the ISC of AMC and CAMS and at the website of Mutual Fund (https://navi.com/mutual-fund/downloads/service-related-form **Please refer to the SAI and Application form for the instructions.** Official Point of Acceptance is available at: https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Disclosure for Active schemes>> OPOA MFCentral: https://mfcentral.com/ As per the SEBI Master Circular for Mutual Funds dated March 20, 2026, as amended from time to time, and to comply with the requirements relating to the RTA inter-operable platform for enhancing investor experience in mutual fund transactions and service requests, KFin Technologies Limited (KFintech) and Computer Age Management Services Limited (CAMS), the Registrar and Transfer Agents of mutual funds, have jointly developed MFCentral. MFCentral is a digital platform designed to facilitate mutual fund transactions and service requests across mutual funds and provides investors with a consolidated view of their mutual fund investments. The platform enables various digital and physical services to investors across participating mutual funds, subject to the terms and conditions of MFCentral, and may be enhanced from time to time with additional features and services. Computer Age Management Services Limited (CAMS): https://www.camsonline.com/ Name, address and contact no. of CAMS, Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. are available on back cover page of the SID. Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI.
The policy regarding reissue of repurchased units, including the	Units once redeemed will be extinguished and will not be reissued.

<table>
<tr><td>maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</td><td></td></tr>
<tr><td>Restrictions, if any, on the right to freely retain or dispose of units being offered</td><td>As per requirements of the U.S. Securities and Exchange Commission (SEC), A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions requests received from Non-resident Indians/Persons of Indian origin who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by NAVI Asset Management Company Limited (the AMC)/NAVI Trust Limited (the Trustee) from time to time.

The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/the Trustee. The investor shall be responsible for complying with all the applicable laws for such investments.

The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. However, existing investments will be allowed to be redeemed.</td></tr>
<tr><td>Cut off timing for subscriptions/ redemptions/ switches.</td><td>Cut off timing for subscriptions/ redemptions/ switches:

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

<table><tr><td>Valid applications received up to 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the scheme / Mutual Fund before the cut-off time.</td><td>The closing NAV of the same day</td></tr><tr><td>Valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the scheme / Mutual Fund either on the same day or before the cut-off time of the next</td><td>The closing NAV of the next</td></tr></table></td></tr>
</table>

	business day i.e. available for utilization before the cut-off time of the next business day. | business day

'Realisation of funds' means funds available for utilization and not the date and time of debit from the investor's account.

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

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

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

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

For Redemptions including Switch - outs:

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

To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day

	on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.
Minimum amount for purchase/redemption/switches	**Minimum amount for purchase/Switch in** Rs. 100/- and in multiples of Re 1/- thereafter **Minimum Additional Purchase Amount** Rs. 100/- and in multiples of Re. 1/- thereafter **Minimum Redemption Amount/Switch Out** Rs. 100/- or 1 Unit or account balance whichever is lower. Switch Out- Rs. 100/- and in multiples of Re. 1/- thereafter In case the Investor specifies both the number of Units and amount, the number of Units shall be considered for Redemption. In case the Unit holder does not specify either the number or amount, the request will not be processed. There is no minimum balance requirement**.**
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 business days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A consolidated Account Statement and Monthly CAS shall be issued to investors that have opted for delivery via electronic mode (e-CAS) by the twelfth (12th) day from the month end, detailing all the transactions across all schemes of Navi Mutual Fund and to investors that have opted for delivery via physical mode by the fifteenth (15th) day from the month end. The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that

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

	The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. The Account Statement shall state that the net investment as gross subscription less transaction charges, if any and specify the no. of units allotted against the net investment. CAS for investors having Demat account: ● Investors having MF investments and holding securities in Demat accounts shall receive a single Consolidated Account Statement (CAS) from the Depository. ● Consolidation of account statements 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. ● 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 10 calendar (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 a half yearly basis. ● In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository. ● No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialised mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account. The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 34 of SEBI (Mutual Funds) Regulations and as per SEBI Circular Reference no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025. For further details, refer **SAI**
Dividend/ IDCW	Not Applicable
Redemption	As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 business Days of receiving a valid redemption request.

	Further, the investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with clause 15.3.1 of SEBI Master Circular dated March 20, 2026, the AMC might follow the additional timelines as prescribed. In case the Redemption proceeds are not made within 3 business Days of the date of redemption interest will be paid @15% per annum as per para 15.4 of Master Circular dated March 20, 2026. For further details, please refer to SAI**.**
Bank Mandate	Registering Multiple Bank Accounts (Pay-in bank accounts) 1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect of an investor folio. 2. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the Pay-in payment and avoid acceptance of third party payments. "Pay-in" refers to payment by the Fund to the Investor. 3. Investors can register upto 5 Pay-in bank accounts in case of individuals and HUFs, and upto 10 in other cases. 4. In case of Multiple Registered Bank Account, investors may choose one of the registered bank accounts for the credit of redemption/dividend proceeds (being "Pay-out bank account"). Investors may, however, specify any other registered bank accounts for credit for redemption proceeds at the time of requesting for the redemption. Investors may change such Pay-out Bank Account, as necessary, through written instructions. 5. For the purpose of registration of bank accounts(s), investors should submit a Bank Mandate Registration Form together with any of the following documents. i) Cancelled cheque leaf in respect of bank account to be registered; or ii) Bank Statement/Pass Book page with the Investor's bank account number, name and address. 6. The AMC will register the bank account only after verifying that the sole/1st Joint holder is the holder/one of the joint holders of the bank account. In case the copy of documents is submitted, investors shall submit the original to the AMC/Service Center for verification and the same shall be returned. 7. Investors may note that in case where his bank account number has changed for any reason, a letter issued by the bank

	communicating such change is also required to be submitted along with the Bank Mandate Registration Form. 8. In case of existing investors, their existing registered bank mandate, and in case of new Investors, their bank account details as mentioned in the Application Form shall be treated as default account for Pay-out, if they have not specifically designated a default Pay-out bank account. Investors may change the same through written instructions. 9. Where an investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account. 10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of up to 10 calendar days for revised mandate/default Bank Account. The same shall be communicated to the investor through such means as may be deemed fit by the AMC. Investors may also note the terms and conditions as appearing in the Multiple Bank Account Registration Form are also available at the Investor Service Center/AMC Website. The AMC may request for such additional documents or information as it may deem fit for registering the aforesaid Bank Accounts.
Delay in payment of redemption / repurchase proceeds/dividend	The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 15.4 of SEBI Master Circular for Mutual Funds dated March 20, 2026 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per Paragraph 15.5 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the unclaimed Redemption and Dividend amounts may be deployed by the Fund in money market instruments only. The unclaimed Redemption and Dividend amounts may be deployed in money market instruments and such other instruments/securities as maybe permitted from time to time. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points. The AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to online transactions on the Internet, as may be decided by the AMC from time to time.

	Important Note: All applicants for Purchase of Units /Redemption of Units must provide a bank name, bank account number, branch address, and account type in the Application Form.
Disclosure w.r.t investment by minors	Minor Unit holders on becoming major shall submit application form along with prescribed documents to the AMC/Registrar to change the status from minor to major. On the day the minor attains the age of majority, the folio of the minor shall be frozen for operation by the guardian and any transactions (including redemption) will not be permitted till the documents to change the status are not received by AMC /RTA. Paragraph 15.13 of SEBI Master circular on Mutual Funds dated March 20, 2026, following process/ change shall be applicable with immediate effect with respect to Investments made in the name of a minor through a guardian: ● Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor / Minor with guardian or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request. ● Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with parent/legal guardian after completing all KYC formalities. ● Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. No further transactions shall be allowed till the status of the minor is changed to major. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entities and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter

	documents, corporate / other authorizations and relevant statutory provisions.
Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE	Purchase/Redemption of units through Stock Exchange Infrastructure: The investors can purchase and redeem units of the scheme on Mutual Funds Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of Bombay Stock Exchange Limited (BSE). The following are the salient features of the abovementioned facility: a) The MFSS and BSE StAR MF System are the electronic platforms provided by NSE and BSE respectively to facilitate purchase/redemption of units of mutual fund scheme(s). The units of eligible schemes are not listed on NSE & BSE and the same cannot be traded on the stock exchange like shares. b) The facility for purchase/redemption of units on MFSS/BSE StAR MF will be available on all business days. c) Eligible Participants All the trading members of NSE and BSE who are registered with AMFI as mutual fund advisor and who are registered with NSE and BSE as Participants will be eligible to offer MFSS and BSE StAR MF System respectively ('Participants'). In addition to this, the Participants will be required to be empanelled with Navi AMC Ltd. and comply with the requirements which may be specified by SEBI/ NSE/ BSE from time to time. All such Participants will be considered as Official Points of Acceptance (OPA) of Navi Mutual Fund in accordance with the provisions of paragraph 17.2 of SEBI Master Circular on Mutual Funds dated March 20, 2026. d) Eligible investors The facility for purchase / redemption of units of the scheme will be available to existing as well as new investors. However, switching of units is not currently permitted. To purchase /redeem the units of the scheme through MFSS facility, an investor is required to sign up for MFSS by providing a letter to the Participant in the format prescribed by NSE. For availing BSE StAR MF System, the investor must comply with operating guidelines issued by BSE.

e) Investors have an option to hold units in either physical mode or dematerialized (electronic) mode.

f) Cut off timing for purchase /redemption of units

Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off time for applicability of NAV.

g) The procedure for purchase/redemption of units through MFSS/BSE StAR MF System is as follows:

c. **Physical mode:**

Purchase of Units:

- The investor is required to submit a purchase application form (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant.
- Investors will be required to transfer the funds to participants.
- The Participant shall verify the application for mandatory details and KYC compliance.
- After completion of the verification, the Participant will enter the purchase order in the Stock Exchange system and issue system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from the Participant.
- The Participant will provide allotment details to the investor.
- The Registrar will send a Statement of Account showing the number of units allotted to the investor.

Redemption of Units:

(i) The investor is required to submit a redemption request (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant.

(ii) After completion of verification, the Participant will enter redemption order in the Stock Exchange system and issue system generated confirmation slip to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.

(iii) The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time,

	as per the bank account details available in the records of Registrar. a. **Depository mode:** **Purchase of Units:** • The investor intending to purchase units in Depository mode is required to have a depository account (beneficiary account) with the depository participant of National Securities Depository Ltd. and/or Central Depository Services (India) Ltd. • The investor is required to place an order for purchase of units (subject to limits prescribed by NSE/BSE from time to time) with the Participant. • The investor should provide his Depository account details along with PAN details to the Participant. Where investor intends to hold units in dematerialized mode, KYC performed by Depository Participant will be considered compliance with applicable requirements specified in this regard in terms of Paragraph 17.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026 • The Participant will enter the purchase order in the Stock Exchange system and issue system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant. • The investor will transfer the funds to the Participant. • The Participant will provide allotment details to the investor. • Registrar will credit units to the depository account of the investor directly through credit corporate action process. • Depository Participant will issue demit statement to the investor showing credit of units. **Redemption of Units:** i. Investors who intend to redeem units through dematerialized mode must either hold units in depository (electronic) mode or convert his existing units from statement of account mode to depository mode prior to placing of redemption order. ii. The investor is required to place an order for redemption (subject to limits prescribed by NSE/BSE from time to time) with the Participant. The investor should provide their Depository Participant on the same day with a Depository Instruction Slip with relevant units to be credited to the Clearing Corporation pool account. iii. The redemption order will be entered in the system and an order confirmation slip will be issued to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.

	iv. The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details recorded with the Depository. h) An account statement will be issued by Navi Mutual Fund to investors who purchase/redeem units under this facility in physical mode. In case of investors who purchase/redeem units through this facility in dematerialized mode, his depository participant will issue a demat statement showing credit/debit of units to the investor's accounts. Such demit statement given by the Depository Participant will be deemed to be adequate compliance with the requirements for dispatch of statement of account prescribed by SEBI. i) Investors should note that the electronic platform provided by NSE/BSE is only to facilitate purchase/redemption of units in the Scheme. In case of non-commercial transactions like change of bank mandate, nomination etc. the Unit holder should submit such a request to the Investor Services Center of Navi Mutual Fund in case of units held in physical mode. Further in case of units held in dematerialized mode, requests for change of address, bank details, nomination should be submitted to his Depository Participant. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/NSDL/CDSL and Navi Mutual Fund to purchase/redeem units through stock exchange infrastructure. Investors should note that the terms & conditions and operating guidelines issued by NSE/BSE shall be applicable for purchase/ redemption of units through stock exchange infrastructure.

III. Other Details

A. Periodic Disclosures

Periodic Disclosure	**Monthly Portfolio**
Monthly Portfolio / Half yearly Financial Results	• The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all the scheme on its website and on the website of AMFI (https://www.amfiindia.com/) within 10 calendar days from the close of days from the close of each month in a user-friendly and downloadable spreadsheet format as specified by SEBI. The said aforementioned portfolio can be downloaded from the website of Navi Mutual Fund on https://navi.com/mutual-fund/downloads/portfolio • In case of unit holders whose e-mail addresses are registered, AMCs shall send such monthly statements of scheme portfolio to such

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

	• AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.
Scheme Summary Document (SSD)	The AMC provides scheme summary document for all schemes of Mutual Fund in pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis by 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. https://navi.com/mutual-fund/downloads/statutory-disclosure>> scheme summary document and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
Risk-o-meter	In accordance with Paragraph 6.16 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the Risk-o-meter shall have following six levels of risk: i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 calendar days from the close of each month. Further, Paragraph 6.16 of SEBI Master Circular on Mutual Funds dated March 20, 2026: A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed. b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. B) The portfolio disclosure in terms of paragraph 6.16 of SEBI Master Circular on Mutual Funds dated March 20, 2026 on 'Go Green

	Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. Investors may refer to the website/portfolio disclosure for the latest Risk-o-meter of the Scheme.
AMFI Best Practice Guidelines Circular No.118 /2024-25) on Acceptance of financial transactions through email in respect of non-individual investor.	Non-individual Investors are requested to note the following: **Risks Involved in Transacting via Email:** The Non-individual investor acknowledges and accepts the inherent risks associated with conducting financial transactions via email. These risks include, but are not limited to, the possibility of unauthorized access to email communications, transmission delays, data loss, or alteration due to technical glitches or cyberattacks, which could impact the completeness or accuracy of the transaction. Additionally, emails may be susceptible to interception, unauthorized access, and other security vulnerabilities, which could lead to fraudulent transactions. Therefore, investors must be cautious while initiating financial transactions via email and should ensure the confidentiality and integrity of their communication. **Limitation of Liability of AMC / RTA:** The Asset Management Company (AMC) and the Registrar and Transfer Agent (RTA) shall not be held liable for any loss or damage caused by the non-receipt or delay in receiving any transaction sent by the investor via email. This includes situations where emails are not delivered, are delayed, or are intercepted due to issues beyond the control of the AMC or RTA, including but not limited to, technical failures, service provider errors, or unauthorized access to the email account. The AMC and RTA will not be responsible for any transactions that are erroneously processed or not processed due to such issues. The liability of the AMC and RTA is limited solely to the extent of ensuring that the transaction is processed once received in the proper format and within a reasonable timeframe, subject to system availability and security checks. **Security Measures to Ensure Safe Email Communication:** The AMC and RTA are committed to ensuring the highest level of security for email communications and shall implement appropriate safeguards. These measures include the use of encrypted email services, secure authentication protocols, and virus/malware scanning for all incoming and outgoing emails. Additionally, access to email accounts and transaction systems shall be restricted to authorized personnel only, and multi-factor authentication will be employed to verify the identity of the individuals initiating transactions. The AMC shall take all reasonable steps to prevent unauthorized access, disclosure, or alteration of the financial data transmitted via email.

	Retention of Transaction Records: The AMC and RTA will retain records of all transactions routed via email in accordance with applicable laws and regulations. These records will include, but are not limited to, transaction requests, email correspondence, and confirmation receipts, for a minimum period as mandated by regulatory authorities. The Non-Individual investor agrees that these records shall be stored in a secure digital format to ensure their integrity and availability for future reference. In addition, the AMC shall maintain an audit trail for each transaction, allowing for the traceability of emails and the status of each request submitted via email. **Procedure for Addition/Deletion of Authorized Signatories:** The facility to transact via email shall follow an appropriate procedure for the addition or deletion of authorized signatories. Such changes must be communicated to the AMC through a formal notification, in the form of a signed letter or email from the authorized representative of the entity, accompanied by the requisite board resolution or authority letter. The AMC shall process these changes only upon receipt of valid documentation confirming the updated list of authorized signatories. These changes will only be effective once the AMC has acknowledged receipt and validation of the notification. **Authorization for Non-Individual Investors:** For non-individual investors, including registered mutual fund distributors or third parties authorized by the investor, to submit financial transactions via email on behalf of the entity, the AMC and RTA require prior written authorization from the investor. This authorization should clearly state the scope of authority granted to the third party and must be submitted with each transaction request. The AMC will accept such transactions only if the relevant authorization documents are in place and the email corresponds with the pre-registered contact information for the entity or authorized third party. **Security Procedures for Transaction Confirmation:** To confirm and authenticate email-based financial transactions, the AMC will employ a range of security procedures, including digital signatures, encrypted communication, and multi-step verification processes. These procedures are designed to verify that the transaction is genuinely authorized by the investor and ensure that the instructions have not been tampered with. Upon receipt of an email transaction, the AMC will conduct thorough checks to confirm the authenticity of the request, including comparing it against the pre-registered information (email addresses, signatories, etc.). Only upon successful verification will the transaction be processed.

	Electronic Time Stamping and Audit Trail for Email Transactions: Each transaction processed via email shall be subject to an electronic time-stamping mechanism that records the exact time and date of receipt. This time stamp will serve as a reference point for any future inquiries or disputes regarding the transaction. Furthermore, AMC shall maintain an audit trail, tracking all actions related to the email transaction, including receipt, verification, and processing. The audit trail will provide transparency, ensure accountability, and facilitate the resolution of any issues related to email-based transactions. **Change in Registered Email Address / Contact Details:** Any change in the registered email address or contact details of the entity must be communicated to the AMC via a physical letter, including a scanned copy, signed by the designated authorized officials of the entity. This change request must also be supported by a copy of the relevant board resolutions or authority letter from the entity, issued on the official letterhead. The AMC will not accept email requests for such changes. Further, changes in the registered email address will not be processed unless the request complies with these requirements. This ensures that only authorized personnel can modify the contact details associated with the Non-individual investor's account. **Changes in Bank Mandate:** No changes to the bank mandate (including adding or modifying bank account details) will be accepted via email. Such changes must be submitted using the prescribed service request form, duly signed by the entity's authorized signatories. The form must also be accompanied by the wet signatures of the designated officials of the entity. This ensures the authenticity and validity of any change in the bank details associated with the Non- Individual Investor's account, and that no unauthorized modifications are made via email. **Digital Signatures and Validity of Electronically Executed Documents:** In case of any document executed electronically, the AMC recognizes the validity of Digital Signature Certificates (DSCs) or Aadhaar-based e-signatures provided by the authorized officials of the entity. These digitally signed documents will be treated as legally binding and valid, even if they are not sent from the registered email address of the authorized officials. However, the email domain from which the document is sent must match the official domain name of the entity. Such documents, when executed with a valid DSC or e-signature, will be processed by the AMC without requiring further verification through physical signatures.

B. Transparency/NAV Disclosure

The AMC will calculate the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on a daily basis and disclosed in the manner specified by SEBI. The Asset Management Company ("AMC") shall update the NAVs on its website https://navi.com/mutual-fund/downloads/statutory-disclosure >>NAV and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) before 10.00 a.m. on the following Business Day. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

The AMC will disclose the portfolio in a user friendly & downloadable spreadsheet format, as on the last day of the month for the scheme(s) on its website https://navi.com/mutual-fund/downloads/portfolio and on the website of AMFI (www.amfiindia.com) of the Scheme within ten calendar days from the close of each month In case of investors whose email addresses are registered with Navi MF, the AMC shall send via email both the monthly statement of scheme portfolio within 10 calendar days from the close of each month.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year. The Annual Report shall also be displayed on the website of AMC and AMFI.

C. Transaction charges and stamp duty

Transaction Charges

Transaction charges have been removed pursuant to SEBI Circular No. SEBI/HO/IMD/PoD1/CIR/P/2025/115 dated August 08, 2025.

Stamp Duty

A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 01, 2020. Pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment) to the unitholders would be reduced to that extent.

For further details **refer SAI.**

D. Associate Transactions

Please refer to **Statement of Additional Information**

E. Taxation

For details on taxation please refer to the clause on Taxation in the **SAI** apart from the following:

Particulars	**Resident Investors**	**Mutual Fund**
Tax on dividend	**Individual / HUF:** Income tax rate applicable to the Unit holders as per their income slabs **Domestic Company[(1)]:** 1) 30% + Surcharge as applicable + 4% Cess[(2)]	Nil

	2) 25% + Surcharge as applicable + 4% Cess[2] 3) 22% + 10% Surcharge + 4% Cess[2]	
Capital gain	**Long Term: (Period of holding more than 24 months)** 12.5% without indexation[3] + applicable Surcharge + 4% Cess[2] **Short Term: (Period of holding less than or equal to 24 months)** 20% + Surcharge as applicable + 4% Cess[2]	Nil

Notes:

1) In case of domestic companies, the rate of income-tax shall be:
   a. 30% if the company's total turnover or gross receipts in the financial year 2023-24 exceeds Rs. 400 crores
   b. 25% if the company's total turnover or gross receipts in the financial year 2023-24 does not exceed Rs. 400 crores
   c. 22% if the company opts for Section 115BAA, where the total income of a company has been calculated without claiming specified deductions, exemptions, incentives, and additional depreciation.
2) Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge.
3) The Finance (No.2) Act, 2024 has, with effect from 23rd July 2024, amended section 112A to provide that long term capital gains arising from the transfer of a long term capital asset being a unit of an equity oriented fund shall be taxed at 12.5% (without indexation and foreign currency fluctuation benefit) of such capital gains exceeding one lakh twenty five thousand rupees. The concessional rate of 12.5% shall be available only if STT has been paid on transfer in case of units of equity-oriented mutual funds.

F. Rights of Unitholders

Please refer to the **SAI** for details.

G. List of official points of acceptance:

Navi Mutual Fund: contact.mf@navi.com and https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Disclosure for active scheme>> OPOA

MFCentral: https://mfcentral.com/
Computer Age Management Services Limited (CAMS): https://www.camsonline.com/

H. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations

Please refer to the AMC website https://navi.com/mutual-fund/downloads/disclosure-sid-kim>> Disclosure for active scheme>> pending litigation or proceedings the latest update.

The Scheme under this Scheme Information Document was approved by the Trustee Company on July 06, 2026. The Trustee has ensured that the Scheme is a new product offered by Navi Mutual Fund and is not a minor modification of its existing schemes.

Notwithstanding anything contained in the Scheme Information Document the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the Guidelines thereunder shall be applicable.

For and on behalf of the Board of Directors of Navi AMC Limited

Sd/-
Subramaniam T
CEO

Place: Bengaluru