

Factsheet

JANUARY 2024

NAVI FLEXI CAP FUND

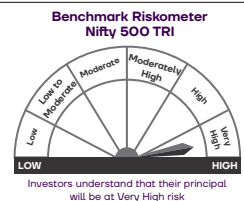
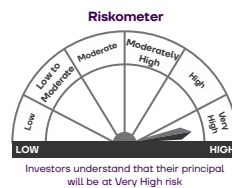


NAVI FLEXI CAP FUND

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

This product is suitable for investors who are seeking*

- Capital appreciation over the long term
- To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks
- Degree of risk –**VERY HIGH**



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

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

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The start of the earnings season brought back the harsh reality of earnings growth not keeping pace with valuations. Banks continue to grapple with NIM compression due to transmission of higher rates on the liability side and increased competitive intensity in garnering deposits. IT companies painted a bleak outlook on new deal wins. Auto companies also reported lower volume offtake as compared to the past few months. Pharma and Real Estate companies have stood out aided by strong demand. The pinch of higher interest rates is still hurting rural demand and with elections approaching this could get some respite.

Economic Backdrop

Inflation decreased with the CPI coming in at 5.10% in January (5.69% in December) due to lower food prices. The Wholesale Price Index (WPI) came in at 0.27% in January (0.73% in December).

Brent crude rose by 7% and ended the month at \$81.71 per barrel. Foreign Institutional Investor (FII's) sold ~\$3.10 billion in January. The rupee marginally appreciated by 0.23% and ended the month at \$83.04.

The US Federal Reserve kept rates unchanged in their meeting held in January making this the fourth straight meeting at which policy makers have opted to hold rates steady.

Equity Market Performance:

The Nifty Small cap 250 index has outperformed both the Nifty 50 and Nifty Midcap 150 indices over the past year and the Nifty Next 50 Index has outperformed all other broad-based indices over the past 3 months. Over the past year the Realty, Pharma and Auto indices have outperformed the broader markets while the Bank, IT and Metals indices have underperformed the same. Over the past 3 months the Metals, Realty and Pharma indices have done well while the Consumption and Banking indices have fared poorly.

Returns%						
Index returns	1 Month	3 Months	6 Months	1 Year	3 Year	5 Year
Nifty	0.0%	13.9%	10%	23.0%	59%	101%
Nifty Next 50	3.7%	25.6%	22%	41.1%	74%	108%
Nifty Midcap 150	4.7%	22.8%	26%	54.2%	127%	196%
Nifty Smallcap 250	7.3%	25.3%	33%	62.6%	145%	200%
Nifty Bank Index	-4.8%	7.4%	1%	13.1%	50%	69%
Nifty IT Index	3.2%	19.8%	22%	23.2%	49%	136%
Nifty Auto Index	3.3%	20.8%	22%	44.3%	96%	134%
Nifty Pharma Index	6.6%	22.2%	20%	45.1%	47%	103%
Nifty Consumption Index	0.5%	15.6%	15%	31.0%	65%	104%
Nifty Metals Index	-0.1%	23.6%	18%	23.3%	159%	173%
Nifty Realty Index	9.3%	42%	51.1%	108%	180%	275%

Data as on 31st January 2024

Debt Market Performance:

During January, the 10-year G Sec yield fluctuated between 7.15% and 7.25%, reflecting tight liquidity conditions. RBI conducted five variable rate repo (VRR) operations, infusing 7.50 trillion rupees into the financial system to mitigate the liquidity crunch. On January 24, the liquidity deficit reached an all-time high of ~Rs 3.46 lakh crore, primarily due to significant tax outflows and restrained government expenditures. As a result of widening liquidity deficit, commercial paper yields hardened by 10 to 30 bps across tenures in Jan'24. Despite the year's fluctuating inflation rates, the RBI's forecast for the CPI for FY2025 remains optimistic at an average of 4.5%.

On the global front, The Federal Open Market Committee (FOMC) announced on January 31, 2024, that it would maintain its policy rate in a range of 5.25% to 5.5%. The People's Bank of China (PBOC) will reduce the reserve requirement ratio (RRR) for all banks by 50 basis points to 10% starting from February 5th, releasing up to 1 trillion yuan (USD 139.45 billion) to the market to boost the economic recovery. This would be the lowest RRR level since March 2007.

Outlook:

In the New Year, the markets will take cues from corporate earnings and the actions of the RBI and the Federal Reserve. Valuations are starting to appear frothy, especially in the mid and small cap space. The outcome of the upcoming elections seems to be fully priced in and any negative surprise here would be catastrophic. Revival of rural demand could be a huge upside risk which could lead to valuations sustaining at current levels. To make sense of current valuations, earnings will have to come through barring which we could see a correction from current levels.

We expect some correction in the near term due to earnings not keeping pace with valuations. We expect the correction to be steeper for mid and small caps due to the high valuations they presently trade at while large caps seem like a safer bet at this juncture. The upcoming budget could provide near-term respite for the markets although this might be short lived, and we maintain a cautious stance on the broader markets in general. Any correction will offer buying opportunities and we would actively be on the lookout for the same. This being an election year we could see some volatility until the same is complete and we remain cognizant of the same.

(Sources: Bloomberg, Reuters, RBI website, CCIL website)

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investment of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs. 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent.

Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs. 100 and the exit load is 1%, the redemption price would be Rs. 99 per unit.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Standard Deviation: Standard Deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta: Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM: AUM or assets under management refers to the recent/ updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/ securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Portfolio Turnover: Portfolio Turnover is a measure of how frequently assets within a fund are bought and sold by the managers.

R-Squared: R-Squared is a statistical measure that represents the percentage of a fund or security's movements that can be explained by movements in a benchmark index.

Average Maturity: In a mutual fund containing debt securities, Average Maturity is the average amount of time until the debt securities mature.

Portfolio Yield: Portfolio Yield is computed by determining the cash flows for the portfolio and determining the interest rate that will make the present value of the cash flows equal to the market value of the portfolio.

Total Expense Ratio: Weighted Average i.e. Total Expense of the month / average Asset / number of days in month * days in a year.

Macaulay Duration

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. It is the measure of bonds sensitivity to interest rate changes. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration can be calculated:

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

Where:

t = respective time period

C = periodic coupon payment

y = periodic yield

n = total number of periods

M = maturity value

Current Bond Price = Present value of cash flows

Example Calculation

The calculation of Macaulay duration is straightforward. Assume there is a bond priced at ₹ 1,000 that pays a 6% coupon and matures in six years available at a Yield to Maturity (YTM) of 6%. The bond pays the coupon once a year, and pays the principal on the final payment. Given this, the following cash flows are expected over the next six years.

Cash Flow					
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
₹ 60	₹ 60	₹ 60	₹ 60	₹ 60	₹ 60

With the periods and the cash flows known, a discount factor must be calculated for each period. This is calculated as $1 / (1 + r)^n$, where r is the interest rate and n is the period number in question. Thus the discount factors would be,

Discount Factor					
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
0.9434	0.8900	0.8396	0.7921	0.7473	0.7050

Next, multiply the year's cash flow by the year number and by its corresponding discount factor to find the present value of the cash flow.

Period	Present value formula	Present Value
Year 1	1 * ₹ 60 * 0.9434	₹ 56.60
Year 2	2 * ₹ 60 * 0.8900	₹ 106.80
Year 3	3 * ₹ 60 * 0.8396	₹ 151.13
Year 4	4 * ₹ 60 * 0.7921	₹ 190.10
Year 5	5 * ₹ 60 * 0.7473	₹ 224.18
Year 6	6 * ₹ 1,060 * 0.7050	₹ 4,483.55

Sum these values = ₹ 5,212.36 = numerator Current Bond Price = sum of PV Cash Flows = $60 / (1 + 6\%)^1 + 60 / (1 + 6\%)^2 + \dots + 1060 / (1 + 6\%)^6 = ₹ 1,000$ = denominator Macaulay duration = $₹ 5,212.36 / ₹ 1,000 = 5.21$ A coupon paying bond will always have its duration less than its time to maturity. In the example above, the duration of 5.21 years is less than the time to maturity of 6 years.

Sr No.	Name of existing scheme(s)	SEBI Classifications
A. Equity Schemes :		
1	Navi Flexi Cap Fund	Flexi Cap Fund
2	Navi Large & Midcap Fund	Large and Mid Cap Fund
3	Navi ELSS Tax Saver Fund	ELSS
B. Debt Schemes :		
4	Navi Liquid Fund	Liquid Fund
5	Navi Overnight Fund	Overnight Fund
C. Hybrid Schemes :		
6	Navi Regular Savings Fund	Conservative Hybrid Fund
7	Navi Equity Hybrid Fund	Aggressive Hybrid Fund

Statutory Details

Sponsor: Navi MF Sponsor Private Limited

Trustee: Navi Trustee Limited

CIN - U65990WB2009PLC134536

Investment Manager: Navi AMC Limited

CIN - U65990KA2009PLC165296

Toll free number if any: 1800 103 8999

Website: <https://navi.com/mutual-fund>

Email id for investor care: mf@navi.com

Navi Flexi Cap Fund

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



Investment Objective

To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of large cap, mid cap and small cap companies as defined by SEBI from time to time. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.



Fund Manager

*Mr. Aditya Mulki is managing this fund w.e.f. 1st February, 2022.

*Mr. Aditya Mulki manages 15 schemes of Navi Mutual fund

Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023.



Scheme Details

Inception Date (Date of Allotment): 9th July, 2018

Benchmark: Nifty 500 TRI

Minimum Application Amount: ₹ 10/- and in multiples of ₹ 1/- thereafter

Load Structure: Entry Load : Not Applicable | Exit Load : NIL

Asset Allocation Pattern: Equity and Equity Related Instruments: 65% to 100% Debt and Money Market Instruments: 0% to 35% REITs and InvITs- 0% 10%

Total Expense Ratio (TER)*: Regular Plan: 2.25% | Direct Plan: 0.42%

Portfolio Turnover Ratio (Times): 0.39%

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	22.6964
Direct Plan - Growth Option	22.8927
Direct Plan - Half Yearly Dividend Option	22.7254
Direct Plan - Monthly Dividend Option	22.7204
Direct Plan - Quarterly Dividend Option	22.7426
Direct Plan - Yearly Dividend Option	22.7247
Regular Plan - Dividend Option	20.4761
Regular Plan - Growth Option	20.4731
Regular Plan - Half Yearly Dividend Option	20.4761
Regular Plan - Monthly Dividend Option	20.4810
Regular Plan - Quarterly Dividend Option	20.4706
Regular Plan - Yearly Dividend Option	20.4735



Fund Size (as on January 31, 2024)

AUM: ₹ 249.39 Crs | **Monthly Average AUM:** ₹ 248.09 Crs

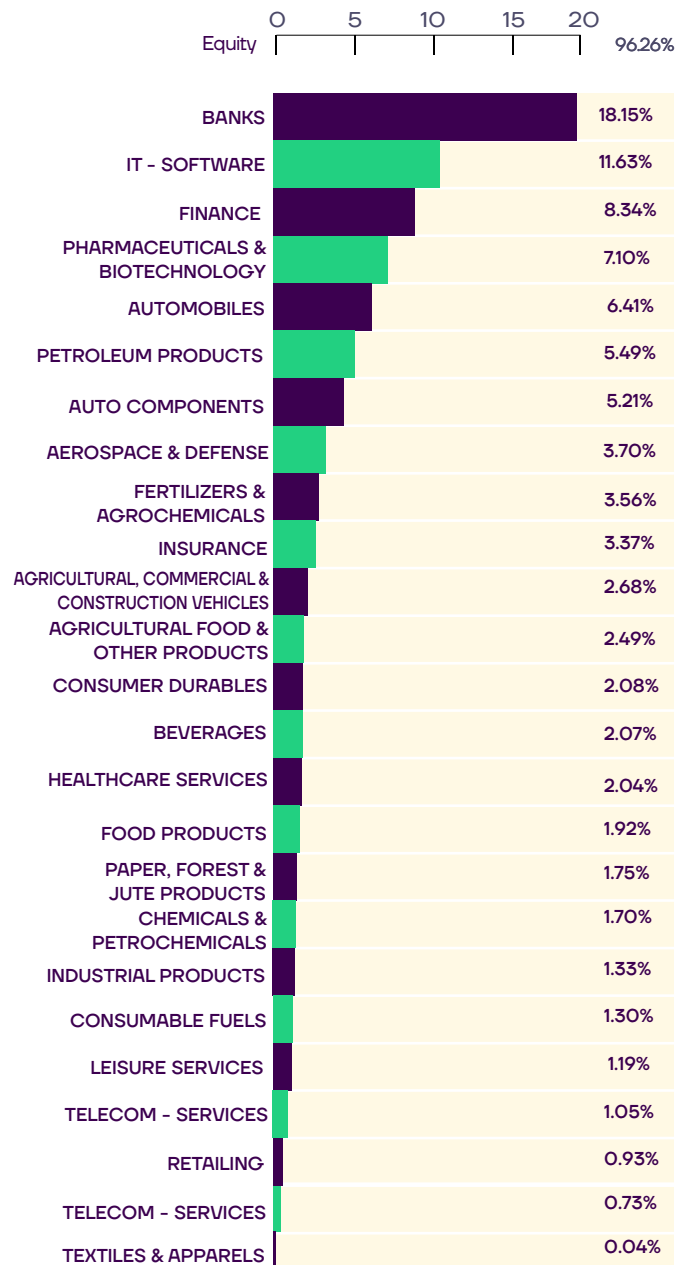


Risk Measures (as on January 31, 2024)

Std.Dev: 12.7611 | **Beta:** 0.9247 | **Sharpe Ratio:** 1.0815

Std.Dev Benchmark: 12.3131

Industry Allocation Equity (%)



Portfolio Holdings as on 31 January, 2024

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES					
*RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	5.49%	CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.63%
*INFOSYS LIMITED	IT - SOFTWARE	5.39%	BAJAJ FINANCE LIMITED	FINANCE	1.46%
*HDFC BANK LIMITED	BANKS	5.25%	IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	1.43%
*SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	4.83%	TITAN COMPANY LIMITED	CONSUMER DURABLES	1.41%
*CICI BANK LIMITED	BANKS	3.96%	MM FORGINGS LIMITED	INDUSTRIAL PRODUCTS	1.33%
*SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	3.37%	COAL INDIA LIMITED	CONSUMABLE FUELS	1.30%
*UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.59%	THE INDIAN HOTELS COMPANY LIMITED	LEISURE SERVICES	1.19%
*SHRIRAM FINANCE LIMITED	FINANCE	2.57%	SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.09%
*STATE BANK OF INDIA	BANKS	2.55%	AVANTI FEEDS LIMITED	FOOD PRODUCTS	0.98%
*TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.49%	COROMANDEL INTERNATIONAL LIMITED	FERTILIZERS & AGROCHEMICALS	0.97%
INDUSIND BANK LIMITED	BANKS	2.40%	BRITANNIA INDUSTRIES LIMITED	FOOD PRODUCTS	0.94%
UNO MINDA LIMITED	AUTO COMPONENTS	2.35%	VEDANT FASHIONS LIMITED	RETAILING	0.93%
TATA MOTORS LTD. - DVR	AUTOMOBILES	2.34%	BHARTI AIRTEL LIMITED	TELECOM - SERVICES	0.88%
MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	2.27%	PDS LIMITED	TEXTILES & APPARELS	0.73%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	2.22%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.71%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.22%	CROMPTON GREAVES CONSUMER ELECTRICAL		
AXIS BANK LIMITED	BANKS	2.10%	LTD	CONSUMER DURABLES	0.67%
RADICO KHAITAN LIMITED	BEVERAGES	2.07%	LAURUS LABS LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.64%
WIPRO LIMITED	IT - SOFTWARE	2.06%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.49%
IIFL FINANCE LIMITED	FINANCE	2.05%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.17%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	2.04%	TCI EXPRESS LIMITED	TRANSPORT SERVICES	0.04%
ESCORTS KUBOTA LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.97%	NON-CONVERTIBLE DEBENTURE / ZCB		0.35%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.96%	MUTHOOT FINANCE LIMITED	CRISIL AA+	0.23%
THE FEDERAL BANK LIMITED	BANKS	1.89%	HDFC BANK LIMITED	ICRA AAA	0.12%
HERO MOTOCORP LIMITED	AUTOMOBILES	1.85%	TREPS (including TBILL held as Collateral)/		
FUSION MICRO FINANCE LTD	FINANCE	1.77%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.77%	Total		
JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.75%	*Top 10 Holdings		
VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	1.70%	100.00%		

Performance as on 31 January, 2024

Period	Navi Flexi Cap Fund - Regular Growth	NIFTY 500 TRI ¹ @	NIFTY 50 TRI ¹ @	Navi Flexi Cap Fund - Direct Growth	NIFTY 500 TRI ¹ @	NIFTY 50 TRI ¹ @
1 Year CAGR %	28.48%	33.81%	24.35%	30.85%	33.81%	24.35%
3 Years CAGR %	19.94%	21.79%	18.15%	22.26%	21.79%	18.15%
5 Years CAGR %	15.70%	18.34%	16.29%	17.99%	18.34%	16.29%
Since Inception CAGR %	13.74%	15.83%	14.61%	16.04%	15.83%	14.61%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	20473	22667	21363	22893	22667	21363
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12848	13381	12435	13085	13381	12435
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	17273	18085	16510	18295	18085	16510
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	20745	23216	21276	22881	23216	21276

*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard benchmarks prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @-Additional Benchmark.

SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	66
Total Amount Invested (in RS.)	120000	360000	600000	660000
Present Value (in RS.)	139927	467869	949062	1072123
Nifty 500 TRI	146215	488320	1027778	1163018
Total No. Units	6835	22853	46357	52367
Yield (%)	32.05	17.77	18.39	17.59

SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

This Product Is Suitable For Investors Who Are Seeking[^]

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

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

Riskometer

Investors understand that their principal will be at Very High risk

Benchmark Riskometer
Nifty 500 TRI

Investors understand that their principal will be at Very High risk

Navi Large & Midcap Fund

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



Investment Objective

The investment objective of the scheme is to generate capital appreciation over medium to long-term by investing in equity and equity related securities of mid cap companies and large cap companies, However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.



Fund Manager

***Mr. Aditya Mulki** is managing this fund w.e.f. 1st February, 2022.
 *Mr. Aditya Mulki manages 15 schemes of Navi Mutual fund
Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023.



Scheme Details

Inception Date (Date of Allotment): 07th December, 2015
Benchmark: Nifty Large Midcap 250 TRI
Minimum Application Amount: ₹ 10/- and in multiples of ₹ 1/- thereafter
Load Structure: Entry Load : Not Applicable | Exit Load : NIL
Asset Allocation Pattern: Equity and Equity related Instruments of Large Cap Companies : 35% to 65%
 Equities and Equity related Instruments of Mid Cap Companies : 35% to 65%
 Other Equity & Equity related instruments: 0% to 30%
 Debt and Money Market Instruments: 0% to 30%
 Investment in REITs and InvTs : 0% to 10%
Total Expense Ratio (TER)*: Regular Plan: 2.25% | Direct Plan: 0.34%
Portfolio Turnover Ratio (Times): 0.55%
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18
 Expense structure for Direct & Regular Plan may vary.



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	35.2432
Direct Plan - Growth Option	35.6723
Direct Plan - Half Yearly Dividend Option	35.1558
Direct Plan - Yearly Dividend Option	35.1246
Regular Plan - Dividend Option	30.6686
Regular Plan - Growth Option	30.6720
Regular Plan - Half Yearly Dividend Option	30.6798
Regular Plan - Yearly Dividend Option	31.5463



Fund Size

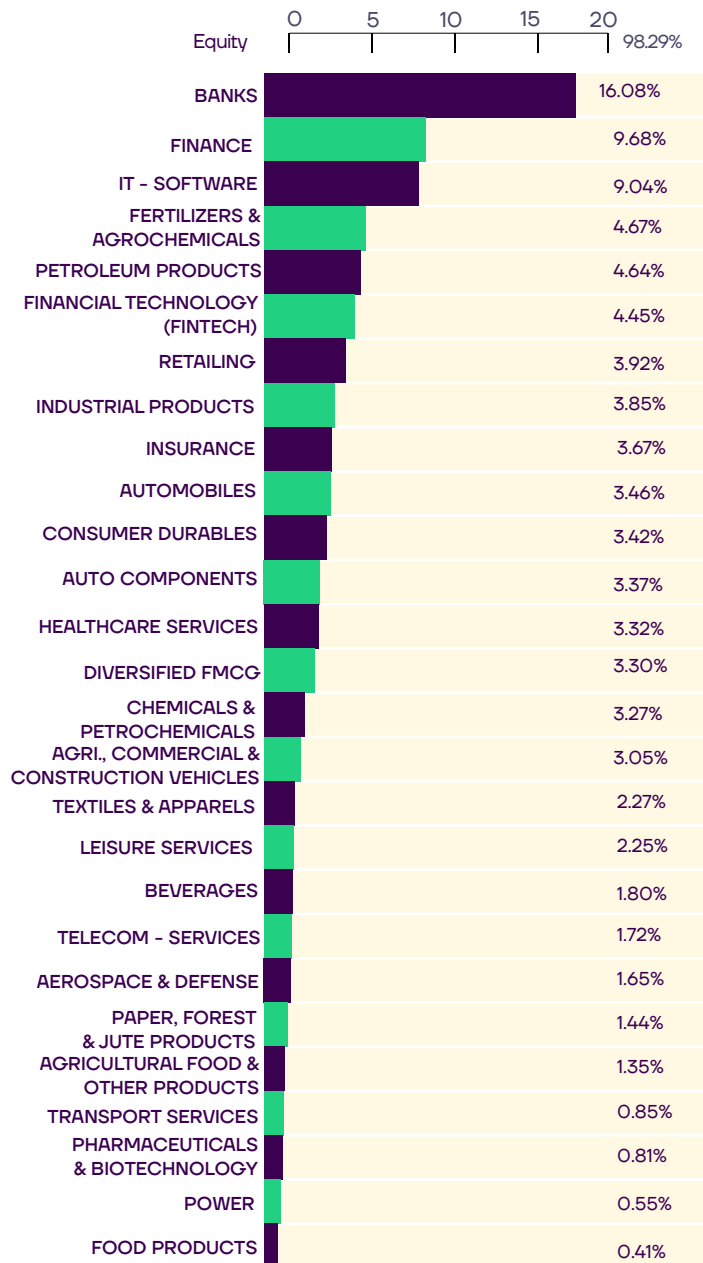
(as on January 31, 2024)
AUM: ₹ 281.80 Crs | **Monthly Average AUM:** ₹ 280.80 Crs



Risk Measures

(as on January 31, 2024)
Std.Dev: 13.3603 | **Beta:** 0.9279 | **Sharpe Ratio:** 1.1851
Std.Dev Benchmark: 12.3131

Industry Allocation Equity (%)



Portfolio Holdings as on 31 January, 2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES			98.29%		
* HDFC BANK LIMITED	BANKS	4.99%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.25%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	4.64%	KOTAK MAHINDRA BANK LIMITED	BANKS	1.23%
* INFOSYS LIMITED	IT - SOFTWARE	4.39%	MAHINDRA & MAHINDRA FINANCIAL SERV LTD.	FINANCE	1.23%
* MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	3.32%	HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.22%
* SHRIRAM FINANCE LIMITED	FINANCE	3.21%	WHIRLPOOL OF INDIA LIMITED	CONSUMER DURABLES	1.22%
* ICICI BANK LIMITED	BANKS	3.08%	BAYER CROSCIENCE LIMITED	FERTILIZERS & AGROCHEMICALS	1.21%
* MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	2.51%	BAJAJ FINANCE LIMITED	FINANCE	1.08%
* THE FEDERAL BANK LIMITED	BANKS	2.46%	TATA MOTORS LTD. - DVR	AUTOMOBILES	0.95%
* UNO MINDA LIMITED	AUTO COMPONENTS	2.45%	LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	0.92%
* INFO EDGE (INDIA) LIMITED	RETAILING	2.39%	MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.89%
ONE 97 COMMUNICATIONS LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	2.35%	BLUE DART EXPRESS LIMITED	TRANSPORT SERVICES	0.85%
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	2.25%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.85%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.21%	TITAN COMPANY LIMITED	CONSUMER DURABLES	0.83%
SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	2.19%	K.P.R. MILL LTD	TEXTILES & APPARELS	0.81%
STATE BANK OF INDIA	BANKS	2.16%	SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.81%
PB FINTECH LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	2.10%	IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	0.76%
ITC LIMITED	DIVERSIFIED FMCG	2.08%	AU SMALL FINANCE BANK LIMITED	BANKS	0.70%
IIFL FINANCE LIMITED	FINANCE	1.99%	POWER GRID CORPORATION OF INDIA LIMITED	POWER	0.55%
KIRLOSKAR PNEUMATIC COLTD.	INDUSTRIAL PRODUCTS	1.98%	NESTLE INDIA LIMITED	FOOD PRODUCTS	0.41%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.93%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.39%
APL APOLLO TUBES LIMITED	INDUSTRIAL PRODUCTS	1.87%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.16%
ESCORTS KUBOTA LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.80%	NON-CONVERTIBLE DEBENTURE / ZCB		0.00%
RADICO KHAITAN LIMITED	BEVERAGES	1.80%	BRITANNIA INDUSTRIES LIMITED	CRISIL AAA	0.00%
HOME FIRST FINANCE COMPANY INDIA LIMITED	FINANCE	1.78%	TREPS (including TBILL held as Collateralal)/		
VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	1.72%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		1.71%
TECH MAHINDRA LIMITED	IT - SOFTWARE	1.59%	Total		100.00%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	1.56%	*Top 10 Holdings		
DEEPAK NITRITE LTD	CHEMICALS & PETROCHEMICALS	1.55%			
COROMANDEL INTERNATIONAL LIMITED	FERTILIZERS & AGROCHEMICALS	1.53%			
VEDANT FASHIONS LIMITED	RETAILING	1.53%			
STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	1.48%			
AXIS BANK LIMITED	BANKS	1.46%			
PAGE INDUSTRIES LIMITED	TEXTILES & APPARELS	1.46%			
JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.44%			
CROMPTON GREAVES CONSUMER ELECTRICAL LTD	CONSUMER DURABLES	1.37%			
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.35%			

Performance as on 31 January, 2024

Period	Navi Large & Midcap Fund- Regular Growth	NIFTY Large Midcap 250 TRI *@	NIFTY 50 TRI@@	Navi Large & Midcap Fund Direct Growth	NIFTY Large Midcap 250 TRI*@	NIFTY 50 TRI@@
1 Year CAGR %	27.46%	40.43%	24.35%	29.86%	40.43%	24.35%
3 Years CAGR %	21.97%	25.35%	18.15%	24.39%	25.35%	18.15%
5 Years CAGR %	16.62%	20.79%	16.29%	18.90%	20.79%	16.29%
Since Inception CAGR %	14.73%	17.37%	14.84%	16.87%	17.37%	14.84%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	30672	36931	30905	35672	36931	30905
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12746	14043	12435	12986	14043	12435
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	18164	19722	16510	19269	19722	16510
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	21575	25722	21276	23779	25722	21276

*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard benchmarks prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @@-Additional Benchmark.

SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	97
Total Amount Invested (in RS.)	120000	360000	600000	970000
Present Value (in RS.)	137969	462983	967894	1845707
Nifty Large Mid cap 250 TRI	150269	513657	1114300	2194415
Total No. Units	4498	15095	31556	60176
Yield (%)	28.79	17.02	19.19	15.47

SIP date every 1st business day of the month

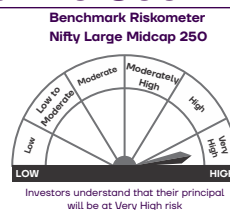
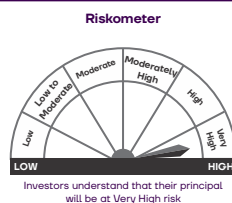
SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise of minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or guarantee protection against a loss in a declining market.

This Product Is Suitable For Investors Who Are Seeking[^]

- Capital appreciation over medium to long term investing in equity and equity related securities of mid cap companies & large cap companies.

- Degree of risk - **VERY HIGH**

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



Navi Aggressive Hybrid Fund

An open ended hybrid scheme investing in equity and equity related instruments.



Investment Objective

The investment objective of the scheme is to provide returns and capital appreciation over a long period of time, investing in equity related instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.



Fund Manager

Equity Portion: *Mr. Aditya Mulki is managing this fund w.e.f. 1st February, 2022.

*Mr. Aditya Mulki manages 15 schemes of Navi Mutual fund

Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023.

Debt Portion: Ms. Surbhi Sharma is managing this fund w.e.f. 5th February, 2022.



Scheme Details

Inception Date (Date of Allotment): 30th April, 2018

Benchmark: CRISIL Hybrid 35+65-Aggressive Index TRI

Minimum Application Amount: ₹ 10/- and in multiples of ₹ 1/- thereafter

Structure: Entry Load : Not Applicable | Exit Load : NIL

Asset Allocation Pattern: Equities and equity related Instruments

65% to 80%, Debt and Money Market Instruments: 20% to 35%

Investment in REITs and InvITs : 0% to 10%

Total Expense Ratio (TER)*: Regular Plan: 2.25% | Direct Plan: 0.42%

Portfolio Turnover Ratio (Times): 0.26%

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18

Expense structure for Direct & Regular Plan may vary.



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	19.6287
Direct Plan - Growth Option	19.7095
Direct Plan - Half Yearly Dividend Option	19.6290
Direct Plan - Monthly Dividend Option	19.6274
Direct Plan - Quarterly Dividend Option	19.6281
Direct Plan - Yearly Dividend Option	19.6331
Regular Plan - Dividend Option	17.7813
Regular Plan - Growth Option	17.7804
Regular Plan - Half Yearly Dividend Option	17.7816
Regular Plan - Monthly Dividend Option	17.7799
Regular Plan - Quarterly Dividend Option	17.7804
Regular Plan - Yearly Dividend Option	17.7782



Fund Size (as on January 31, 2024)

AUM: ₹ 83.26 Crs | **Monthly Average AUM:** ₹ 83.27 Crs

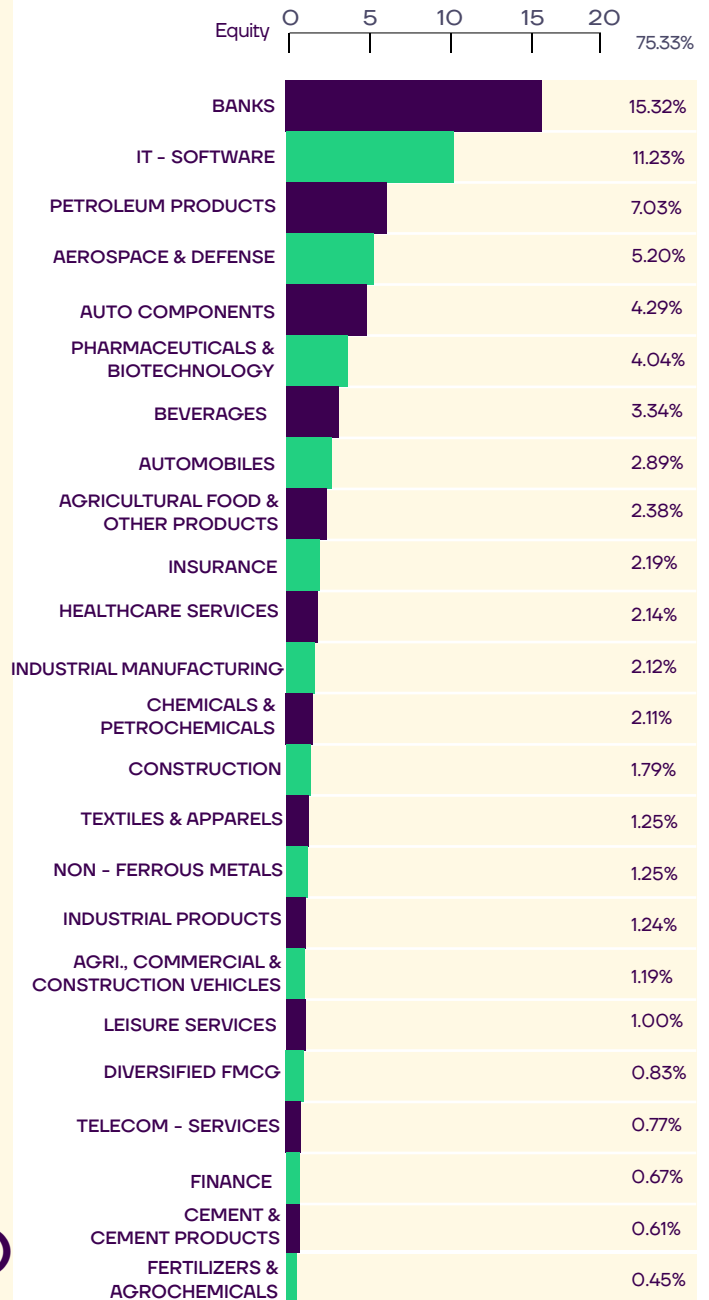
Maturity Profile (% weightage)

Below_50_Days	7.15%
Below_1_Year	10.36%
Above_1_Year	6.36%
Cash & Cash Equivalent	0.80%

Debt Quants

Portfolio Yield	7.96
Avg Mat. (yrs)	0.96
Macauly Duration	0.91
Modified Duration	0.85

Industry Allocation Equity (%)



Risk Measures

(as on January 31, 2024)

Std.Dev: 9.0541 | **Beta:** 0.9864 | **Sharpe Ratio:** 1.0385

Std.Dev Benchmark: 8.3391

Portfolio Holdings as on 31 January, 2024

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES			75.33%		
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	7.03%	BHARTI AIRTEL LIMITED	TELECOM - SERVICES	0.77%
* INFOSYS LIMITED	IT - SOFTWARE	5.53%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.67%
* ICICI BANK LIMITED	BANKS	4.57%	ULTRATECH CEMENT LIMITED	CEMENT & CEMENT PRODUCTS	0.61%
* TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	4.09%	DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	0.46%
* HDFC BANK LIMITED	BANKS	4.02%	COROMANDEL INTERNATIONAL LIMITED	FERTILIZERS & AGROCHEMICALS	0.45%
* AXIS BANK LIMITED	BANKS	3.21%	VINATI ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	0.42%
TATA MOTORS LTD. - DVR	AUTOMOBILES	2.89%	IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	0.26%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.81%	COMMERCIAL PAPERS		
HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	2.67%	* TIME TECHNOPLAST LIMITED	CRISIL A1+	4.77%
UNO MINDA LIMITED	AUTO COMPONENTS	2.57%	NON-CONVERTIBLE DEBENTURE / ZCB		11.09%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.38%	* MUTHOOT FINANCE LIMITED	CRISIL AA+	4.80%
INDUSIND BANK LIMITED	BANKS	2.30%	* LIC HOUSING FINANCE LIMITED	CRISIL AAA	4.73%
MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	2.27%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	1.10%
SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	2.19%	HDFC BANK LIMITED	ICRA AAA	0.46%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	2.14%	TREASURY BILLS		
ELECON ENGINEERING COMPANY LIMITED	INDUSTRIAL MANUFACTURING	2.12%	* 364 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	5.63%
UNITED SPIRITS LIMITED	BEVERAGES	1.92%	364 DAY TREASURY BILL 14-MAR-2024	SOVEREIGN	2.38%
KNR CONSTRUCTIONS LIMITED	CONSTRUCTION	1.79%	TREPS (including TBILL held as Collateral)/		
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.72%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.61%	0.80%		
RADICO KHAITAN LIMITED	BEVERAGES	1.42%	Total		
HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	1.25%	100.00%		
PAGE INDUSTRIES LIMITED	TEXTILES & APPARELS	1.25%	*Top 10 Holdings		
MM FORGINGS LIMITED	INDUSTRIAL PRODUCTS	1.24%			
VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	1.23%			
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.23%			
AU SMALL FINANCE BANK LIMITED	BANKS	1.22%			
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.19%			
WESTLIFE DEVELOPMENT LTD	LEISURE SERVICES	1.00%			
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	0.83%			

Performance as on 31 January, 2024

Period	Navi Aggressive Hybrid Fund - Regular Growth	CRISIL Hybrid 35+65- Aggressive Index TRI@	NIFTY 50 TRI@	Navi Aggressive Hybrid Fund - Direct Growth	CRISIL Hybrid 35+65- Aggressive Index TRI@	NIFTY 50 TRI@
1 Year CAGR %	23.49%	22.40%	24.35%	25.74%	22.40%	24.35%
3 Years CAGR %	15.33%	15.03%	18.15%	17.49%	15.03%	18.15%
5 Years CAGR %	12.30%	14.63%	16.29%	14.38%	14.63%	16.29%
Since Inception CAGR %	10.51%	12.87%	14.39%	12.50%	12.87%	14.39%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	17780	20078	21693	19710	20078	21693
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12349	12240	12435	12574	12240	12435
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	15352	15234	16510	16231	15234	16510
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	17870	19796	21276	19587	19796	21276

*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard benchmarks prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @@-Additional Benchmark.

SIP Returns

SIP Tenure (in Years)	1 Year	3 Years	5 Years	Since Inception
Investment Amount	10,000	10,000	10,000	10,000
Total No. of Installments	12	36	60	68
Total Amount Invested (in RS.)	120000	360000	600000	680000
Present Value (in RS.)	136437	449599	863243	1006119
CRISIL Hybrid 35+65- Aggressive Index TRI	-	-	-	-
Total No. Units	7673	25286	48550	56586
Yield (%)	26.25	14.97	14.52	13.72

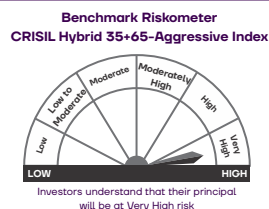
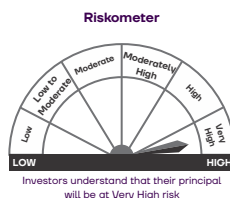
SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or gurantee protection against a loss in a declining market.

This Product Is Suitable For Investors Who Are Seeking[^]

- Capital appreciation over the long term
- To generate capital appreciation by investing in equity and equity related instruments.
- Degree of risk - **VERY HIGH**

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



Navi ELSS Tax Saver Fund

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



Investment Objective

The Scheme will seek to invest in a diversified portfolio of equity and equity related instruments with the objective to provide investors with opportunities for capital appreciation and income generation along with benefit of Income Tax Act deduction (under Section 80C of Income Tax Act, 1961) on their investments. Specified Investor in the scheme are entitled to deductions of the amount investment in units of the scheme, subject to a maximum of ₹1,50,000/- under and in terms of section 80 C(2) (xii) of the Income Tax Act, 1961. Investment in this scheme would be subject to statutory lock-in period of 3 year from the date of allotment to eligible for income tax benefit under section 80C. There can be no assurance that the investment objective under the scheme will be realized



Fund Manager

*Mr. Aditya Mulki is managing this fund w.e.f. 11th March, 2022.
 *Mr. Aditya Mulki manages 15 schemes of Navi Mutual fund
 Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023.



Scheme Details

Inception Date (Date of Allotment): 30th December, 2015
Benchmark: Nifty 500 TRI
Minimum Application Amount: ₹ 500/- and in multiples of ₹ 500/- thereafter
Load Structure: Entry Load : Not Applicable | Exit Load : NIL
Asset Allocation Pattern: Equity and Equity Related Instruments: 80% to 100% Debt and Money Market Instruments: 0% to 20%
Total Expense Ratio (TER)*: Regular Plan: 2.25% | Direct Plan: 0.37%
Portfolio Turnover Ratio (Times): 0.22%
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	29.5132
Direct Plan - Growth Option	29.8760
Regular Plan - Dividend Option	25.9064
Regular Plan - Growth Option	25.9086



Fund Size (as on January 31, 2024)

AUM: ₹ 63.49 Crs | Monthly Average AUM: ₹ 63.03 Crs

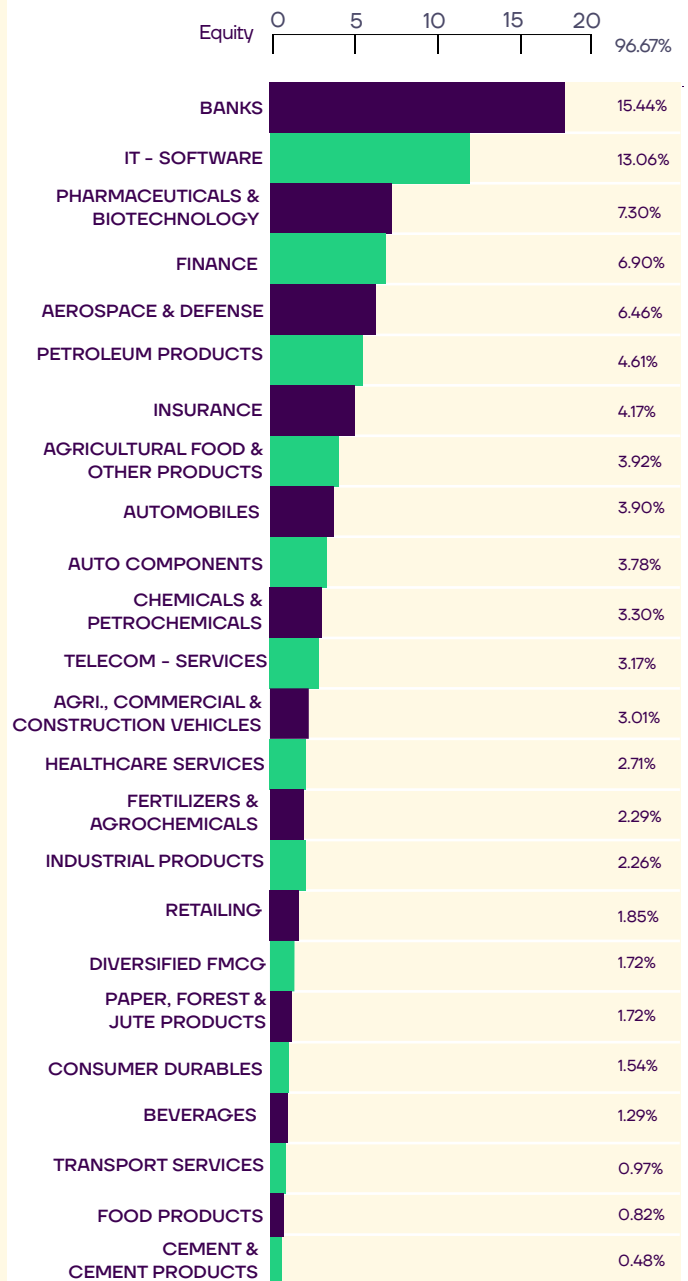


Risk Measures (as on January 31, 2024)

Std.Dev: 12.3620 | Beta: 0.8976 | Sharpe Ratio: 0.9613
 Std.Dev Benchmark: 12.3131

Note: No inflows/ subscriptions (including Systematic Investment Plans (SIPs) and Systematic Transfer Plans (STPs) in line with Paragraph 2.8.2 of SEBI Master circular on Mutual Funds dated May 19, 2023., as mentioned in SID

Industry Allocation Equity (%)



Portfolio Holdings as on 31 January, 2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* INFOSYS LIMITED	IT - SOFTWARE	6.54%	MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.37%
* HDFC BANK LIMITED	BANKS	4.95%	ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.34%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	4.61%	UNITED SPIRITS LIMITED	BEVERAGES	1.29%
* SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	4.58%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	1.19%
* ICICI BANK LIMITED	BANKS	4.31%	SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.17%
* TATA MOTORS LIMITED	AUTOMOBILES	3.90%	MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	1.16%
* HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	3.73%	SHRIRAM FINANCE LIMITED	FINANCE	1.09%
* SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	2.98%	TCI EXPRESS LIMITED	TRANSPORT SERVICES	0.97%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.95%	VEDANT FASHIONS LIMITED	RETAILING	0.95%
* HOME FIRST FINANCE COMPANY INDIA LIMITED	FINANCE	2.75%	AVENUE SUPERMARTS LIMITED	RETAILING	0.90%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.71%	AVANTI FEEDS LIMITED	FOOD PRODUCTS	0.82%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.68%	MM FORGINGS LIMITED	INDUSTRIAL PRODUCTS	0.80%
UNO MINDA LIMITED	AUTO COMPONENTS	2.61%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.50%
FUSION MICRO FINANCE LTD	FINANCE	2.56%	ULTRATECH CEMENT LIMITED	CEMENT & CEMENT PRODUCTS	0.48%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.55%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.22%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.29%	TREPS (including TBILL held as Collateral)/		
AXIS BANK LIMITED	BANKS	2.27%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
STATE BANK OF INDIA	BANKS	2.12%	Total		
PERSISTENT SYSTEMS LTD	IT - SOFTWARE	2.11%	100.00%		
DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	1.85%	*Top 10 Holdings		
THE FEDERAL BANK LIMITED	BANKS	1.79%			
WIPRO LIMITED	IT - SOFTWARE	1.73%			
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.72%			
JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.72%			
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &				
	CONSTRUCTION VEHICLES	1.60%			
IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	1.57%			
EUREKA FORBES LTD	CONSUMER DURABLES	1.54%			
APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	1.46%			
VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	1.45%			
ESCORTS KUBOTA LIMITED	AGRICULTURAL, COMMERCIAL &				
	CONSTRUCTION VEHICLES	1.41%			
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.38%			

Performance as on 31 January, 2024

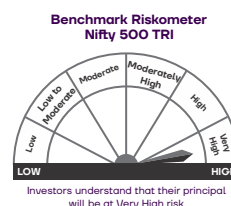
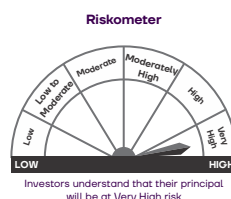
Period	Navi Tax Saver Fund - Regular Growth	NIFTY 500 TRI* [@]	NIFTY 50 TRI* [@]	Navi Tax Saver Fund - Direct Growth	NIFTY 500 TRI* [@]	NIFTY 50 TRI* [@]
1 Year CAGR %	28.37%	33.81%	24.35%	30.83%	33.81%	24.35%
3 Years CAGR %	17.82%	21.79%	18.15%	20.10%	21.79%	18.15%
5 Years CAGR %	13.83%	18.34%	16.29%	15.96%	18.34%	16.29%
Since Inception CAGR %	12.48%	15.67%	14.72%	14.48%	15.67%	14.72%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	25909	32484	30393	29876	32484	30393
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12837	13381	12435	13083	13381	12435
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	16370	18085	16510	17343	18085	16510
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	19121	23216	21276	20975	23216	21276

*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard benchmarks prescribed are as per the applicable circular by SEBI. The performance of the Scheme is benchmarked to the Total Return variant of the Index TRI. @- Benchmark @@-Additional Benchmark.

This Product Is Suitable For Investors Who Are Seeking[^]

- Capital appreciation over the long term
- Investment in equity and equity related instruments.
- Degree of risk - **VERY HIGH**

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



Navi Liquid Fund

An Open-Ended Liquid Scheme -

Relatively Low interest rate risk and Moderate Credit Risk



Investment Objective

To provide a high level of liquidity with reasonable returns in commensurate with low risk through a portfolio of money market and debt securities. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.



Fund Manager

Ms. Surbhi Sharma is managing this fund w.e.f. 1st February, 2022.



Scheme Details

Inception Date (Date of Allotment): 19th Feb, 2010

Benchmark: Crisil Liquid Debt B-1 Index TRI

Minimum Redemption Amount: ₹ 10/- and in multiples of ₹ 1/- thereafter

Load Structure: Entry Load : Not Applicable

Exit Load : NIL

Investment period i.e. no of days from date of subscription NAV	Exit Load as a % of Redemption Proceeds
1 Day	0.0070%
2 Days	0.0065%
3 Days	0.0060%
4 Days	0.0055%
5 Days	0.0050%
6 Days	0.0045%
7 Days or more	

Asset Allocation Pattern: Debt and Money Market Instruments with maturity/residual maturity: up to 91 days: 0% to 100%

Cash & Cash equivalents: 0% to 100%

Total Expense Ratio (TER)*: Regular Plan: 0.20% | Direct Plan: 0.15%

Portfolio Turnover Ratio (Times): 0.01%

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Daily Dividend Option	10.0129
Direct Plan - Growth Option	26.0725
Direct Plan - Monthly Dividend Option	10.0237
Direct Plan - Weekly Dividend Option	10.0078
Regular Plan - Daily Dividend Option	10.0129
Regular Plan - Growth Option	25.8609
Regular Plan - Monthly Dividend Option	10.0236
Regular Plan - Weekly Dividend Option	10.0081
Unclm Red Div < 3 Yrs	25.8900
Unclm Red Div > 3 Yrs	10.0000

Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	51.79%
Below_90_Days	23.29%
Cash & Cash Equivalent	24.62%



Fund Size (as on January 31, 2024)

AUM: ₹ 105.79 Crs | Monthly Average AUM: ₹ 111.31 Crs

Debt Quants

Portfolio Yield	7.02
Avg Mat. (yrs)	0.08
Macaulay Duration	0.08
Modified Duration	0.08



Risk Measures

(as on January 31, 2024)

Std.Dev: 0.4264 | Beta: 0.0828 | Sharpe Ratio: -4.0443

Std.Dev Benchmark: 1.5027

Performance as on 31 January, 2024

Period	Navi Liquid Fund - Regular Growth	Crisil Liquid Fund B-1 Index TRI [®]	1 YR GOVT T-BILL [®]	Navi Liquid Fund - Direct Growth	Crisil Liquid Fund B-1 Index TRI [®]	1 YR GOVT T-BILL [®]
1 Year CAGR %	6.84%	7.23%	6.91%	6.87%	7.23%	6.91%
3 Years CAGR %	5.19%	5.41%	4.99%	5.24%	5.41%	4.99%
5 Years CAGR %	5.01%	5.41%	5.55%	5.06%	5.41%	5.55%
Since Inception CAGR %	7.05%	6.92%	6.31%	6.80%	6.79%	6.41%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	25861	25459	23475	20748	20718	19914
Current Value of investment if ₹10000/- was invested 1 Year Ago	10684	10723	10691	10687	10723	10691
Current Value of investment if ₹10000/- was invested 3 Year Ago	11640	11712	11573	11655	11712	11573
Current Value of investment if ₹10000/- was invested 5 Year Ago	12769	13016	13100	12804	13016	13100

*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard benchmarks prescribed are as per the applicable circular by SEBI. @- Benchmark @@-Additional Benchmark.

Portfolio Holdings as on 31 January, 2024

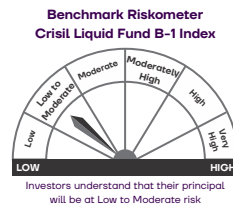
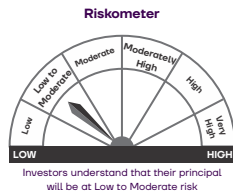
Portfolio Holdings	Rating	% of Net Assets
COMMERCIAL PAPERS		14.08%
* ADITYA BIRLA FINANCE LIMITED	ICRA A1+	4.71%
TIME TECHNOPLAST LIMITED	CRISIL A1+	4.70%
* CHOLAMANDALAM INVEST & FINANCE CO LTD	CRISIL A1+	4.67%
NON-CONVERTIBLE DEBENTURE / ZCB		0.00%
TREASURY BILLS		61.00%
91 DAYS TREASURY BILL 01-FEB-2024	SOVEREIGN	9.45%
* 91 DAYS TREASURY BILL 08-FEB-2024	SOVEREIGN	9.44%
* 91 DAYS TREASURY BILL 29-FEB-2024	SOVEREIGN	9.40%
* 364 DAY TREASURY BILL 14-MAR-2024	SOVEREIGN	9.38%
* 91 DAYS TREASURY BILL 18-APR-2024	SOVEREIGN	9.31%
* 91 DAYS TREASURY BILL 22-FEB-2024	SOVEREIGN	4.71%
* 91 DAYS TREASURY BILL 11-APR-2024	SOVEREIGN	4.66%
* 91 DAYS TREASURY BILL 25-APR-2024	SOVEREIGN	4.65%
* Alternative Investment Fund Units		0.30%
SBI FUNDS MANAGEMENT PVT LMTD		0.30%
TREPS (including TBILL held as Collateral)/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		24.62%
Total		100.00%
*Top 10 Holdings		

PRC for Navi Liquid Fund			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-1	
Moderate (Class II)			
Relatively High (Class III)			

This Product Is Suitable For Investors Who Are Seeking[^]

- Income over short term.
- Investments in debt and money market Instruments
- Degree of risk – **LOW TO MODERATE**

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



Navi Conservative Hybrid Fund

An open ended hybrid scheme investing in debt instruments.



Investment Objective

To generate regular income through a portfolio of high quality fixed income securities and with a marginal exposure to equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved. The scheme does not assure or guarantee any returns.



Fund Manager

Equity Portion: *Mr. Aditya Mulki is managing this fund w.e.f. 11th February, 2022.

*Mr. Aditya Mulki manages 15 schemes of Navi Mutual fund

Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023.

Debt Portion: Ms. Surbhi Sharma is managing this fund w.e.f. 5th February, 2022.



Scheme Details

Inception Date (Date of Allotment): 29th July, 2010

Benchmark: CRISIL Hybrid 85+15-Conservative Index TRI

Minimum Application Amount : ₹ 10/- and in multiples of ₹ 1/- thereafter

Load Structure: Entry Load : Not Applicable

Exit Load : Upto 15% of units redeemed within 365 days of allotment- NIL

More than 15% of units redeemed within 365 days of allotted-1%,

Unit redeemed after 365 days from date of allotment-NIL

Asset Allocation Pattern:

Debt and Money Market Instruments: 75% to 90%

Equity and equity related Instruments Units of equity mutual

Fund schemes: 10% to 25%

Investment in REITs & InvITs: 0% to 10%

Total Expense Ratio (TER)*: Regular Plan: 2.00% | Direct Plan: 0.33%

Portfolio Turnover Ratio (Times): 0.11%

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Growth Option	29.5227
Direct Plan - Monthly Dividend Option	12.6894
Direct Plan - Quarterly Dividend Option	17.9328
Regular Plan - Growth Option	24.8519
Regular Plan - Monthly Dividend Option	11.7742
Regular Plan - Quarterly Dividend Option	15.2847



Fund Size (as on January 31, 2024)

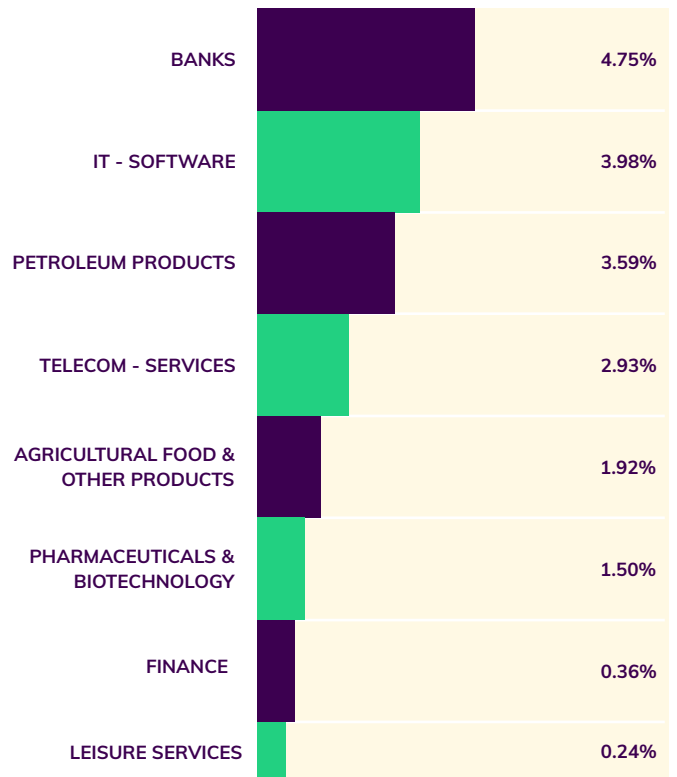
AUM: ₹ 27.81 Crs | **Monthly Average AUM:** ₹ 27.61 Crs

Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	7.14%
Below_1_Year	47.59%
Above_1_Year	13.39%
Cash & Cash Equivalent	9.09%

Industry Allocation Equity (%)

Equity 0 2 4 6 8 19.27%



Debt Quants

Portfolio Yield	7.42
Avg Mat. (yrs)	0.95
Macaulay Duration	0.91
Modified Duration	0.88



Risk Measures

(as on January 31, 2024)

Std.Dev: 2.8167 | **Beta:** 0.2823 | **Sharpe Ratio:** 0.2162
Std.Dev Benchmark: 8.3391

Portfolio Holdings as on 31 January, 2024

Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES		19.27%
*RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.59%
*BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.77%
AXIS BANK LIMITED	BANKS	2.53%
INFOSYS LIMITED	IT - SOFTWARE	2.39%
ICICI BANK LIMITED	BANKS	2.22%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.92%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.59%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.50%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.36%
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.24%
BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.16%
INVIT		3.27%
INDIA GRID TRUST	POWER	3.27%
* COMMERCIAL PAPERS		3.57%
TIME TECHNOPLAST LIMITED	CRISIL A1+	3.57%
* Alternative Investment Fund Units		0.25%
SBI FUNDS MANAGEMENT PVT LMTD		0.25%
NON-CONVERTIBLE DEBENTURE / ZCB		16.93%
HDFC BANK LIMITED	ICRA AAA	7.24%
*MUTHOOT FINANCE LIMITED	CRISIL AA+	6.15%
*LIC HOUSING FINANCE LIMITED	CRISIL AAA	3.54%
* TREASURY BILLS		47.62%
364 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	26.96%
*364 DAYS TREASURY BILL 24-OCT-2024	SOVEREIGN	17.09%
*364 DAY TREASURY BILL 14-MAR-2024	SOVEREIGN	3.57%
* TREPS (including TBILL held as Collateral)/		
Reverse Repo/Net Current Assets/Cash/Cash Equivalent		9.09%
Total		100.00%

*Top 10 Holdings

Performance as on 31 January, 2024

Period	Navi Conservative Hybrid Fund - Regular Growth	CRISIL Hybrid 85+15 - Conservative Index TRI ¹ @	10 YR DATED GOI SECURITY @	Navi Conservative Hybrid Fund - Direct Growth	CRISIL Hybrid 85+15 - Conservative Index TRI ¹ @	10 YR DATED GOI SECURITY @
1 Year CAGR %	9.75%	11.03%	8.25%	11.59%	11.03%	8.25%
3 Years CAGR %	5.91%	7.10%	3.38%	7.72%	7.10%	3.38%
5 Years CAGR %	6.06%	9.14%	5.98%	7.78%	9.14%	5.98%
Since Inception CAGR %	6.97%	8.71%	6.31%	8.50%	9.02%	6.32%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	24852	30912	22876	24704	26039	19729
Current Value of investment if ₹10000/- was invested 1 Year Ago	10975	11103	10825	11159	11103	10825
Current Value of investment if ₹10000/- was invested 3 Year Ago	11884	12291	11052	12504	12291	11052
Current Value of investment if ₹10000/- was invested 5 Year Ago	13420	15489	13370	14548	15489	13370

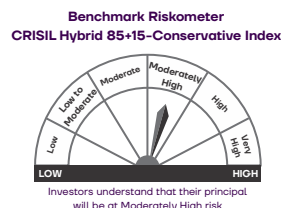
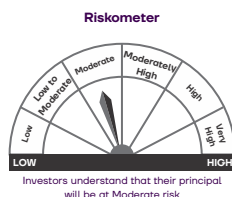
*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than Direct Plan to the extent of distribution expenses, commission, etc. and no commission or distribution expenses for distribution of Units or distribution expenses are paid / charged under the Direct Plan. Standard benchmarks prescribed are as per the applicable circular by SEBI.

@- Benchmark @@-Additional Benchmark.

This Product Is Suitable For Investors Who Are Seeking[^]

- Income over medium to long term.
- Investment in high quality fixed income securities and with a marginal exposure to equity and equity related instruments
- Degree of risk - **MODERATE**

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



Navi Overnight Fund

An open ended debt scheme investing in overnight securities)
 Relatively Low interest rate risk and Low Credit Risk



Investment Objective

To generate returns by investing in debt and money market instruments with overnight securities having maturity of 1 day. However, there can be no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.



Fund Manager

Ms. Surbhi Sharma is managing this fund w.e.f. 17th July, 2023.



Scheme Details

Inception Date (Date of Allotment): 17th July, 2023
Benchmark: CRISIL Liquid Overnight Index TRI
Minimum Application Amount: ₹10/- and in multiples of ₹1/- thereafter
 Exit Load : NIL
Asset Allocation Pattern: Debt and Money Market instruments with overnight maturity -0-100 % as per SID
Total Expense Ratio (TER)*: Regular Plan: 0.25% | Direct Plan: 0.05%
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 18



Net Asset Value (NAV)

as on January 31, 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Daily Dividend Option	10.0129
Direct Plan - Growth Option	10.3566
Direct Plan - Monthly Dividend Option	10.0233
Direct Plan - Weekly Dividend Option	10.0078
Regular Plan - Daily Dividend Option	10.0129
Regular Plan - Growth Option	10.3476
Regular Plan - Monthly Dividend Option	10.0230
Regular Plan - Weekly Dividend Option	10.0081



Fund Size (as on January 31, 2024)

AUM: ₹ 11.52 Crs | Monthly Average AUM: ₹ 14.62 Crs

Portfolio Holdings as on 31 January, 2024

Portfolio Holdings	Rating	% of Net Assets
TREPS (including TBILL held as Collateral)/Reverse Repo/Net		100.00%
Current Assets/Cash/Cash Equivalent		100.00%
Total		100.00%

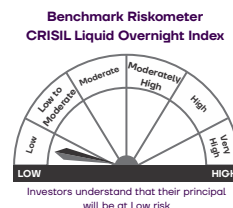
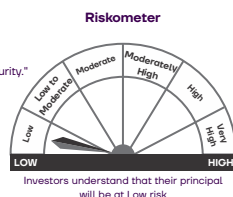
PRC for Navi Overnight Fund			
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Credit Risk →			
Interest Rate Risk ↓			
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

Note: "The simple annualized returns shall be provided once the scheme has completed 6 months".

This Product Is Suitable For Investors Who Are Seeking[^]

- Regular income over short term that may be in line with the overnight call rates.
- To generate returns by investing in debt and money market instruments with overnight maturity.^{*}
- Degree of risk – **LOW**

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



NAVI LIQUID FUND

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
REGULAR PLAN MONTHLY DIVIDEND	25-Jan-24	0.04825	0.04825	10.0608
DIRECT MONTHLY DIVIDEND	25-Jan-24	0.04862	0.04862	10.0612
REGULAR PLAN MONTHLY DIVIDEND	29-Dec-23	0.06432	0.06432	10.0769
DIRECT MONTHLY DIVIDEND	29-Dec-23	0.06481	0.06481	10.0774
REGULAR PLAN MONTHLY DIVIDEND	24-Nov-23	0.05149	0.05149	10.0641
DIRECT MONTHLY DIVIDEND	24-Nov-23	0.05188	0.05188	10.0645
REGULAR PLAN MONTHLY DIVIDEND	27-Oct-23	0.04967	0.04967	10.0623
DIRECT MONTHLY DIVIDEND	27-Oct-23	0.05005	0.05005	10.0627
REGULAR PLAN MONTHLY DIVIDEND	29-Sep-23	0.06236	0.06236	10.0750
DIRECT MONTHLY DIVIDEND	29-Sep-23	0.06286	0.06286	10.0755
REGULAR PLAN MONTHLY DIVIDEND	25-Aug-23	0.04934	0.04934	10.0619
DIRECT MONTHLY DIVIDEND	25-Aug-23	0.04971	0.04971	10.0623
REGULAR PLAN MONTHLY DIVIDEND	28-Jul-23	0.05142	0.05142	10.0640
DIRECT MONTHLY DIVIDEND	28-Jul-23	0.05172	0.05172	10.0643
REGULAR PLAN MONTHLY DIVIDEND	30-Jun-23	0.05980	0.05980	10.0724
DIRECT MONTHLY DIVIDEND	30-Jun-23	0.06301	0.06301	10.0756
REGULAR PLAN MONTHLY DIVIDEND	26-May-23	0.14473	0.14473	10.1573
DIRECT MONTHLY DIVIDEND	26-May-23	0.16798	0.16798	10.1806
REGULAR PLAN MONTHLY DIVIDEND	28-Apr-23	0.05688	0.05688	10.0695
DIRECT MONTHLY DIVIDEND	28-Apr-23	0.05410	0.05410	10.0667

NAVI OVERNIGHT FUND (Monthly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
MONTHLY DIVIDEND	25-Jan-24	0.04686	0.04686	10.0595
DIRECT MONTHLY DIVIDEND	25-Jan-24	0.04834	0.04834	10.0609
MONTHLY DIVIDEND	29-Dec-23	0.06096	0.06096	10.0736
DIRECT MONTHLY DIVIDEND	29-Dec-23	0.06289	0.06289	10.0755

NAVI CONSERVATIVE HYBRID FUND (Monthly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
MONTHLY DIVIDEND	25-Jan-24	0.03924530	0.03924530	11.7534
DIRECT MONTHLY DIVIDEND	25-Jan-24	0.04228311	0.04228311	12.6636
MONTHLY DIVIDEND	29-Dec-23	0.03884969	0.03884969	11.6498
DIRECT MONTHLY DIVIDEND	29-Dec-23	0.04180781	0.04180781	12.5373
MONTHLY DIVIDEND	24-Nov-23	0.03827364	0.03827364	11.4803
DIRECT MONTHLY DIVIDEND	24-Nov-23	0.04112560	0.04112560	12.3362

NAVI CONSERVATIVE HYBRID FUND (Quarterly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
REGULAR PLAN - QUARTERLY	22-MAR-18	0.16239187	0.15045296	11.2080
DIRECT PLAN - QUARTERLY	22-MAR-18	0.17580539	0.16288033	12.1376
REGULAR PLAN - QUARTERLY	2-NOV-17	0.16575986	0.15357334	11.5140
DIRECT PLAN - QUARTERLY	2-NOV-17	0.17868841	0.16555139	12.4149
REGULAR PLAN - QUARTERLY	2-MAY-17	0.16344861	0.15143201	11.3707
DIRECT PLAN - QUARTERLY	2-MAY-17	0.17522154	0.16233940	12.1924

FUNDS AT A GLANCE FOR NAVI MUTUAL FUND

Minimum Redemption	Min Redemption units	Redemption Payout Cycle	SIP	SIP Frequency	SIP Min amt	SIP Min no. of Chqs	SIP Starting Date	SWP	SWP Frequency	SWP Min. Amt	SWP Starting Date	STP	STP Frequency	STP Min Amt	STP Starting Date
₹ 10 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹10 Monthly- ₹10 Half Yearly- ₹10 Quarterly- ₹10	Fortnightly 24 installments, Monthly 12 -installments, Quarterly 4 installments, Half Yearly 2 installments	Fortnightly, every alternate wednesday/ Monthly-Any Day of the month except 29th, 30th, 31st/Quarterly - Any Day of the month except for each Quarter (i.e. January, April July, October) except 29th, 30th, 31st/ Half Yearly - Any Day of the month except for each Half Yearly (i.e. September, March) except 29th, 30th, 31st	Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly(every alternate Wednesday)Monthly(as on specified dates)
₹ 10 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹10 Monthly- ₹10 Quarterly- ₹10 Half Yearly- ₹10			Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly(every alternate Wednesday)Monthly(as on specified dates)
₹ 10 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹10 Monthly- ₹10 Quarterly- ₹10 Half Yearly- ₹10			Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly(every alternate Wednesday)Monthly(as on specified dates)
₹ 500 /- and in multiples of ₹ 1/- thereafter	100 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹500 Monthly- ₹500 Quarterly- ₹1000 Half Yearly- ₹2000			Yes	Monthly & Quarterly	Monthly- ₹500/- Quarterly- ₹1500/-	Monthly: 5th of the month; quarterly 5th of April, July, October, January	Yes	Daily, Weekly fortnightly and Monthly	Daily - ₹ 50/- Fortnightly Weekly & Monthly ₹ 500	Daily, Weekly (every Wednesday) Fortnightly (every alternate Wednesday) Monthly (as on specified dates)
₹ 10 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹10 Monthly- ₹10 Quarterly- ₹10 Half Yearly- ₹10			Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly - ₹10/-	Monthly: 5th of the month; quarterly 5th of April, July, October, January	Yes	Daily, Weekly fortnightly and Monthly	Daily- ₹ 10/- Fortnightly Weekly Monthly ₹ 10	Daily, Weekly (every Wednesday) Fortnightly (every alternate Wednesday) Monthly (as on specified dates)
₹ 10 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹10 Monthly- ₹10 Quarterly- ₹10 Half Yearly- ₹10			*Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	*Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly(every alternate Wednesday)Monthly(as on specified dates)
₹ 10 /- and in multiples of ₹ 1/- thereafter	1 units or account balance whichever is lower	T+1*	Yes	Fortnightly Monthly, Quarterly & Half Yearly	Fortnightly- ₹10 Monthly- ₹10 Quarterly- ₹10 Half Yearly- ₹10			*Yes	Monthly & Quarterly	Monthly- ₹10/- Quarterly- ₹10/-	Monthly: 5th of the month; Quarterly 5th of April, July, October, January	*Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly(every alternate Wednesday)Monthly(as on specified dates)

Dividend as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declarations of Dividend and frequency will inter-alia depend on availability of distributable surplus and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of Dividend nor that the Dividend will be paid regularly. Dividend payable under Weekly Option is equal to or less than ₹ 500 then the Dividend would be compulsorily reinvested in the option of the Scheme. In case an investor fails to specify his preference of Plans/Sub Plans/Options in the above, the default option shall be Weekly Option. * SWP/STP available only after completion of statutory lock-in period of 3 years from the date of investment by the investor.

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 Manager: Navi AMC Limited (the AMC).

Indicative format of disclosure on performance of other schemes managed by the fund manager

Mr. Aditya Mulki						
Period	1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%
Navi Nifty Midcap 150 Index fund - Direct Growth	54.22	55.19	-	-	-	-
Navi NASDAQ 100 Fund of Fund - Direct Growth	44.06	41.61	-	-	-	-
Navi Nifty Next 50 Index Fund - Direct Growth	41.35	41.92	-	-	-	-
Navi Conservative Hybrid Fund- Direct Growth	11.59	11.03	7.72	7.1	7.78	9.14
Navi Nifty Bank Index Fund - Direct Growth	13.61	14.09	-	-	-	-
Navi US Total Stock Market Fund of Fund - Direct Growth	20.19	17.32	-	-	-	-

Mr. Ashutosh Shirwaikar						
Period	1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%
Navi Nifty Midcap 150 Index fund - Direct Growth	54.22	55.19	-	-	-	-
Navi Nifty Next 50 Index Fund - Direct Growth	41.35	41.92	-	-	-	-
Navi Nifty India Manufacturing Index Fund - Direct Growth	36.66	37.11	-	-	-	-
Navi Conservative Hybrid Fund- DirectGrowth	11.59	11.03	7.72	7.1	7.78	9.14
Navi Nifty Bank Index Fund - Direct Growth	13.61	14.09	-	-	-	-
Navi Nifty 50 Index Fund - Direct Growth	24.12	24.35	-	-	-	-

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

Note:

- Mr. Aditya Mulki manages 15 number of schemes of the concerned Mutual Fund.
- Mr. Ashutosh Shirwaikar manages 13 number of schemes of the concerned Mutual Fund.
- Different plans shall have a different expense structure. The performance details provided herein are of direct plan.

OPOA - contact.mf@navi.com

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Release Date: 28th February 2024

NAVI MUTUAL FUND OFFICES

Registered Office / Investment & Operations Office: Vaishnavi Tech Square, 7th Floor, Iballur Village, Begur, Hobli, Bengaluru, Karnataka 560102.

Note:* These locations are official Points of Acceptance.

Registrar and Transfer Agent: Rayala Tower-1, 158 Anna Salai, Chennai - 600002/ (Computer Age Management Services Limited (CAMS))

LIST OF POINT OF ACCEPTANCES OF COMPUTER AGE MANAGEMENT SERVICES LIMITED (CAMS)

111- 113, 1st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006 camshah@camsonline.com . Trade Centre, 1st Floor, 45, Dikens Road (Next to Manjapal Centre). Bangalore, Karnataka, 560042 camsbgl@camsonline.com . Plot No-501/1741/1846, Office No-203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar-751001, Odisha camsbhr @camsonline.com . Deepak Tower, SCO 154-155, 1st Floor-Sector 17- Chandigarh-Punjab-160017 camsccha@camsonline.com . Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakam-Chennai-Tamilnadu-600034 camsbtl@camsonline.com . Building Name Modayil, Door No. 39/2638 D.J. 2nd Floor 2A M.G. Road, Cochin - 682 016 camscoc@camsonline.com . No.1354, Thadagam Road, Thirumuthi Layout, R.S.Puram, Behind Venkateswara Bakery, Coimbatore-641002 camscbe@camsonline.com . Plot No.3601, Nazrul Sarani, City Centre, Durgapur-713216 camscdp@camsonline.com . Office No.103, 1st Floor, United City Centre, M.G.Road, Panaji Goa, Goa-403001 camsgoa@camsonline.com . 208, II Floor, Jade Arcade Paradise Circle, Hyderabad, Telangana, 500033 camshdy@camsonline.com . 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001 camcind@camsonline.com . R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 camsjai@camsonline.com . I Floor 106 to 108 City Centre Phase II, 63/2, The Mall Kanpur Uttar Pradesh-208001 camskpr@camsonline.com . 2/1, Russell Street, 2nd Floor, Kankaria Circle, Kolkata-700071 camscal@camsonline.com . Office No.107/1st Floor, Vaisali Arcade Building, Plot No. 11, 6 Park Road, Lucknow-226001 camsluc@camsonline.com . U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Puldi, Pakhawal Road, Ludhiana, Punjab, 141002 camslhd@camsonline.com . Shop No 3 2nd Floor Surya Towers, No.272/273 Goodshed Street, Madurai - 625001 camsmdu@camsonline.com . No. G 4 & G 5, Near Manohar Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003 camsmang@camsonline.com . Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 camsmby@camsonline.com . 145 Landra, New Ramdaspath, Nagpur, Maharashtra, 440001 camsnpr@camsonline.com . CAMS Service Centre, 401 to 404, 4th Floor, Kanchar Junga Building, Barakhamba Road, New Delhi 110001 camsdel@camsonline.com . G-3, Ground Floor, OM Complex Near Saket Tower, SP Verma Road, Patna, Bihar, 800001 camspat@camsonline.com . Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne Budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052 camspun@camsonline.com . Shop No.G-5, International Commerce Centre, Nr.Kadwala School, Majura Gate, Ring Road, Surat-395002 camssur@camsonline.com . 103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapur, Vadodra, Gujarat, 390007 camsvad@camsonline.com . 401-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Lobbipet, Vijayawada, Andhra Pradesh, 520010 camsvuj@camsonline.com . Flat No GF, 2 NO 47-3-2, Vigneshwara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH camsvak@camsonline.com . No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttar Pradesh-282002 camsgag@camsonline.com . AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 301001 camsvaj@camsonline.com . 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttar Pradesh-211001 camvall@camsonline.com . 256A, Scheme No.1, Arya Nagar, Alwar, Rajasthan, 301001 camsvaal@camsonline.com . 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 camsvam@camsonline.com . 3rd Floor, Bearing Unit No-315, Mukut House, Amritsar-143001 camsvam@camsonline.com . 101, A.P. Tower, B/H, Sardar Gunj, Next to Nathwani Chambers, AnandGujarat, 388001 camsvan@camsonline.com . Block - G 1st Floor, P C Chatterjee Market Complex Rambhandra Talab Po, Ushagaram Anasol Westbengal Pin No 713503 camsvaw@camsonline.com . 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Ground, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 camsvau@camsonline.com . Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 camsvbel@camsonline.com . Kolkata Temple Street, Bazar, Behind SBI BAZAR Branch, Berhampur-760002 camsvbr@camsonline.com . 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar Gujarat, 364002 camsvbh@camsonline.com . 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhubaneswar, Odisha-751002 camsvbh@camsonline.com . 211-213 2nd Floor Indra Prasth Tower sram Ki Sabji Mandi Near Mukerjee Garden Bhihwar-311001 (Rajasthan) camsvbhi@camsonline.com . Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh, 462011 camsvbhp@camsonline.com . Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 camsvbkr@camsonline.com . No.399, G T Road, 1st floor, Above exide show room, Burdwan Westbengal, 713101 camsvbdw@camsonline.com . 29/970 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016 camsvct@camsonline.com . Near Indian Overseas Bank Cantonment Road, Mata Math, Cuttack, Orissa, 753001 camsvct@camsonline.com . 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere, Karnataka, 577002 camsvdg@camsonline.com . 204/121 Narl Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001 camsvdn@camsonline.com . Urmila Towers, Room No. 111 (1st Floor) Bank More, Dhanbad, Jharkhand, 826001 camsvdha@camsonline.com . 197, Seshayyer Complex, Agraharam Street, Erode, Tamilnadu, 638001 camsvdr@camsonline.com . B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001 camsvf@camsonline.com . 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 camsvgha@camsonline.com . Shop No.5 & 6, 3rd Floor, Cross Road The Mall A D Tirahab Bank Road, Gorakhpur-273001 camsvgr@camsonline.com . Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002 camsgun@camsonline.com . Unit No-115, First Floor Vipul Agora Building, Sector-28, Near Sahara Mall Mehrauli, Gurgaon Road, Chakkarpur , Gurgaon-122001 camsvgur@camsonline.com . Piyali Phukan Road, K.C.Path, House No.1, Rehbari, Guwahati-781008 camsvgtw@camsonline.com . C-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre Gwalior Madhya Pradesh-474002 camsvga@camsonline.com . No.204 - 205, 1st Floor ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka, 580029 camsvhub@camsonline.com . 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001 camsvja@camsonline.com . 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001 camsvjal@camsonline.com . Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand, Jalgaon, Maharashtra, 425001 camsvjlg@camsonline.com . 207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001 camsvjam@camsonline.com . Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 camsvjsh@camsonline.com . 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003 camsvjod@camsonline.com . 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kalyanpur, Maharashtra, 416001 camsvkhp@camsonline.com . B-33 'Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan, 324007 camsvkot@camsonline.com . 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam P O, Kottayam-686501 camsvktm@camsonline.com . 108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttar Pradesh, 250002 camsvme@camsonline.com . H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale M, Mysore, Karnataka, 244001 camsvmbd@camsonline.com . Brahman Toili, Durgasthan Gota Road, Muzaffarpur, Bihar, 842001 camsvmu@camsonline.com . No.1st Floor, CH-26 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Puram, Mysore, Karnataka, 570009 camsvmys@camsonline.com . 1st Floor, 'Shradha Niketan', Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002 camsvnsk@camsonline.com . 97/56, I Floor, Immadisetty Towers, Ranganyakupet Road, Santhapet, Nellore, Andhra Pradesh, 524001 camsvnl@camsonline.com . SCO 85-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103 camsvpan@camsonline.com . No.35 New Lal Bagh, Opp. Polo Ground, Patiala-147001 camsvpat@camsonline.com . S-8, 100, Jawahar Nehru Street (New Complex), Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001 camsvpd@camsonline.com . HIG-C-23 Sector -1, Devendra Nagar, Raipur, Chattisgarh, 492004 camsvra@camsonline.com . Door No- 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapatthi Vari Street, T Nagar, Rajahmundry, Andhra Pradesh, 533101 camsvrhm@camsonline.com . Office 207 - 210, Everest Building, Harihar Chowk, Opp. Shastrji Maidan, Limda Chowk, Rajkot, Gujarat, 360001 camsvrjk@camsonline.com . 4, HB Road No: 206, 2nd Floor Sri Lakshmi Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 camsvrjn@camsonline.com . City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh-202001 camsvalg@camsonline.com . 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Sotara, Maharashtra, 415002 camsvs@camsonline.com . No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VVP Lodge, Kumbakonam - 612001 camsvkm@camsonline.com . Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001 camsvbl@camsonline.com . F-62-63, 2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttar Pradesh-243001 camsvbl@camsonline.com . Opp. RLT Science College Civil Lines, Akola, Maharashtra, 444001 camsvak@camsonline.com . 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001 camsvnr@camsonline.com . SSM Jalan Road Ground Floor Opp. Hotel Ashoke, Caster Town, Deogarh, Jharkhand, 81412 camsvod@camsonline.com . HNo.7-1-257, Upstairs S B H mangamathota, Karimnagar, Telangana, 505001 camsvkr@camsonline.com . Bandi Subbaramiah Complex, D.No.3/1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001 camsvkad@camsonline.com . I Floor, Opp. Panchayat Bhawan Main gate Bus Stand, Shimla, Himachal Pradesh, 171001 camsvsm@camsonline.com . Room No.PP.14/435 Casa Marina Shopping Centre, Talap, Kannur, Kerala, 670004 camsvknn@camsonline.com . 1st Floor, Subhadra Complex Urban Block Mehsana, Gujarat, 394002 camsvno@camsonline.com . Municipal Market, Annada Chowk, Hazaribag, Jharkhand, 825301 camsvhaz@camsonline.com . 15-570-33, I Floor Pallavi Towers, Subash Road Opp. Canara Bank, Anantapur, Andhra Pradesh, 515001 camsvatp@camsonline.com . Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurumb-510001 camsvkrt@camsonline.com . No-12, Opp. HDFC Bank, Red Square Market, Hapur, Haryana, 125001 camsvhr@camsonline.com . 18 L Block Sri Ganganagar, Rajasthan, 335001 camsvgnr@camsonline.com . 2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001 camsvbt@camsonline.com . No.65 1st Floor Kishnapet Compound, Hisar, Haryana, 125001 camsvhsr@camsonline.com . 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu, 639002 camsvkar@camsonline.com . Behind rajasthan patrika in front of vijaya bank 1404, amar singh pura Bikaner.334001 camsvbkn@camsonline.com . D.No.25-4-29, 1st floor, Kommirreddy vst street, Beside Waf Road, Opp swathi medicals, Kakinada-533001 camsvkka@camsonline.com . Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G.)-495001 camsvbil@camsonline.com . 208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195 camsvvap@camsonline.com . SCO 48-49, Ground Floor, opp near, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134 003 camsvamb@camsonline.com . Advisor Chownmuhani (Ground Floor), Krishnanagar, Agartala, Tripura, 799001 camsvagn@camsonline.com . I Floor, Krishna Complex Opp. Hathi Gate Court Road, Saharanpur, Uttar Pradesh, 247001 camsvshp@camsonline.com . "Silver Palace" OT Road, Inda-Kharagpur, G.P.-Barakota, C.S.Kharagpur Local, Dist West Midnapore-721305 camsvkgh@camsonline.com . 1st Floor, Room No-61(63), International Shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomson Bakery, Manjady, Thiruvalla-689105 camsvtl@camsonline.com . Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala, 688001 camsvall@camsonline.com . E-3, Ground Floor, Sector 3, Near Fresh Food factory, Noida-201301 camsvnoi@camsonline.com . Dev Corpora, 1st Floor, Office No.102, Cadbury Junction, Eastern Express Way, There-400601 camstnh@camsonline.com . No.351, Incol, 501 5th Floor, Western Express Highway, Andheri East, Mumbai-400069 camsvnd@camsonline.com . Jyeshwar Krupa Bldg Shop, NO.2, Ground Floor, Tilak Chowk, Harbhata Road, Sangli, Maharashtra-416416 camsvsg@camsonline.com . Shop No.6 - TIARA Road, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203 camsvjna@camsonline.com . Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077 camsvgkp@camsonline.com . 501 - Ground, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092 Camsvbr@camsonline.com . BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705 camsvsh@camsonline.com . Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura-110034 camsvdel@camsonline.com . 3rd Floor, B R Complex, No.66, Door No.11A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai-600045 camsvtam@camsonline.com . Office Number 12, 1st Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058 camsvdel@camsonline.com . First Floor, No.17/1, (272) 12th Cross Road, Wilson Garden, Bangalore-560027 camsvbg@camsonline.com . A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Baruch-392001 camsvbrh@camsonline.com . No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 camsvkn@camsonline.com . Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507 Not applicable . F-142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat, 387001 camsvnd@camsonline.com . 3, Adetade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201 Not applicable . A/177, Kailash Complex Opp. Khedut Deep Gondal, Gujarat, 360311 camsvgd@camsonline.com . No DU 8, Upper Ground Floor, Behind Technolect Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 Not applicable . 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001 Not applicable . No.158, Rayala Tower-1, Anna Salai, Chennai-600002 chennai_isc@camsonline.com . No.3, 1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Served, Ahmednagar-414003 camsvam@camsonline.com . 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Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka 585101 camsvglg@camsonline.com . MOUZA-BASUDEPUR, J.J. No. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia - 721602 camsvhd@camsonline.com . Durga City Centre, Nanital Road, Haldwani, Uttarakhand-261339 camsvhdw@camsonline.com . D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001 camsvhim@camsonline.com . Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001 camsvhsh@camsonline.com . Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110 camsvhos@camsonline.com . 248, Fort Road Near Amber Hotel, Jaunpur Uttar Pradesh-222001 camsvjnp@camsonline.com . 1st Floor, Gurnanak dharmakanta, Daljapur Road, Bargawan, Katni, Madhya Pradesh 483501 camsvkat@camsonline.com . Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001 camsvkmm@camsonline.com . Daxhinapan Abasan, Opp Lane of Hotel Kalinga, S.M.Pally, Malda, Westbengal 732101 camsvmd@camsonline.com . Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 571046 camsvmpl@camsonline.com . 159/160 Vikas Bazar Mathura Uttar Pradesh-281001 camsvmat@camsonline.com . No.9, New Town, Opp. Jaswal Hotel, Daman Building, Moga-142001 camsvmog@camsonline.com . 156A / 1, First Floor, Lakshmi Vilas Building Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001 camsvnmk@camsonline.com . Gopal Trade center, Shop No.13-14, 3rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Panapur-385001 camsvpan@camsonline.com . 17, Anand Nagar Complex Opposite Mat Lal Nehru Stadium SAI Hostel Jail Road Re Bareilly Uttar Pradesh -229901 camsvrae@camsonline.com . No.59 A/1, Railway Feeder Road, (Near Railway Station) Rajapalayam, Tamilnadu-626117 camsvrjp@camsonline.com . Daffria & Co.No.18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh 475001 camsvrml@camsonline.com . Orchid Tower, 67 Floor, Gola No.06, S.No.301/Paiki 1/2, Nacchane Municipality Aat.Aroya Mandir, Nacchane Link Road, At Post, Tal.Ratnagiri Dist.Ratnagiri-415612 camsvrag@camsonline.com . 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttarakhand 247666 camsvrsk@camsonline.com . Opp. Somani Automobiles, Bhogwanjanjagar, Madhya Pradesh 470002 camsvs@camsonline.com . c a m s s o n l i n e . c o m . Bijlipura, Near Old Distt Hospital, Jal Road, Shahjahanpur Uttar Pradesh-242001 camsvshp@camsonline.com . Ground Floor of CA Deepak Gupta, M G Complex, Bhawna marg, Beside Over Bridge, bansal Cinema Market, Sira Haryana, 125055 camsvsrh@camsonline.com . Arya Nagar Near Arya Kanya School Sitapur Uttar Pradesh-261001 camsvstp@camsonline.com . 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh, 173212 camsvsol@camsonline.com . Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam, Andhra Pradesh 532001 camsvsrk@camsonline.com . 967, Civil Lines Near Pant Stadium Sultanpur Uttar Pradesh-228001 camsvsln@camsonline.com . Shop No.12, M.D. Residency, Swastik Cross Road, Surendranagar - 363001 camsvsrd@camsonline.com . Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam, Pin - 786125 camsvtin@camsonline.com .

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