

Factsheet

MARCH 2024

NAVI FLEXI CAP FUND

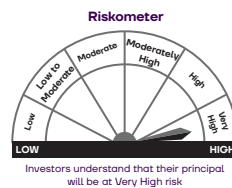


NAVI FLEXI CAP FUND

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

This product is suitable for investors who are seeking*

- 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**



**Benchmark Riskometer
Nifty 500 TRI**



*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.

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 Conservative Hybrid Fund	Conservative Hybrid Fund
7	Navi Aggressive Hybrid Fund	Aggressive Hybrid Fund

Statutory Details

Sponsor: Navi MF Sponsor Private Limited (Formerly known as Anmol Como Brokign 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): 0.42%

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 16



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	22.4589
Direct Plan - Growth Option	22.6538
Direct Plan - Half Yearly Dividend Option	22.4875
Direct Plan - Monthly Dividend Option	22.4826
Direct Plan - Quarterly Dividend Option	22.5046
Direct Plan - Yearly Dividend Option	22.4868
Regular Plan - Dividend Option	20.2007
Regular Plan - Growth Option	20.1978
Regular Plan - Half Yearly Dividend Option	20.2008
Regular Plan - Monthly Dividend Option	20.2056
Regular Plan - Quarterly Dividend Option	20.1954
Regular Plan - Yearly Dividend Option	20.1983



Fund Size (as on March 31, 2024)

AUM: ₹ 243.97 Crs | **Monthly Average AUM:** ₹ 245.87 Crs

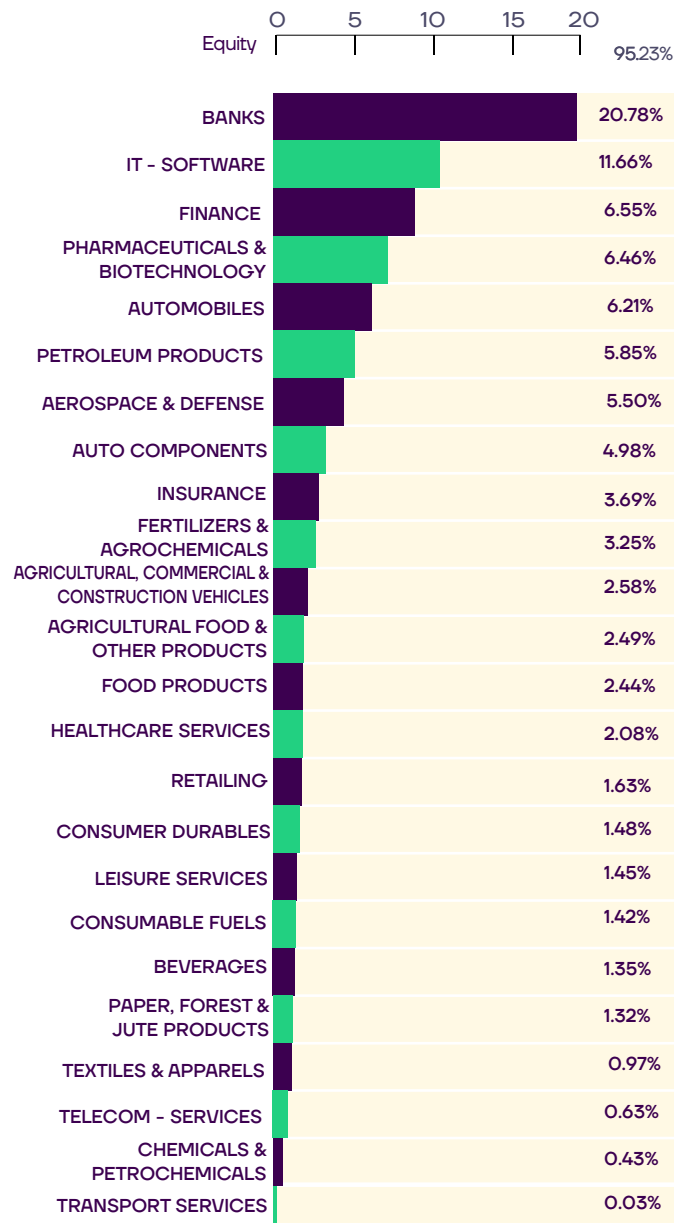


Risk Measures (as on March 31, 2024)

Std.Dev: 12.6419 | **Beta:** 0.8430 | **Sharpe Ratio:** 0.7825

Std.Dev Benchmark: 13.0936

Industry Allocation Equity (%)



Portfolio Holdings as on 31 March, 2024

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES			95.23%		
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	5.85%	COAL INDIA LIMITED	CONSUMABLE FUELS	1.42%
* SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	5.11%	IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	1.41%
* INFOSYS LIMITED	IT - SOFTWARE	4.97%	CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.35%
* HDFC BANK LIMITED	BANKS	4.96%	RADICO KHAITAN LIMITED	BEVERAGES	1.35%
* ICICI BANK LIMITED	BANKS	4.30%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.32%
* SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	3.69%	GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.30%
* STATE BANK OF INDIA	BANKS	3.06%	MM FORGINGS LIMITED	AUTO COMPONENTS	1.29%
* TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.62%	BANK OF BARODA	BANKS	1.19%
* SHRIRAM FINANCE LIMITED	FINANCE	2.51%	FUSION MICRO FINANCE LTD	FINANCE	1.06%
* TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.49%	COROMANDEL INTERNATIONAL LIMITED	FERTILIZERS & AGROCHEMICALS	1.01%
UNO MINDA LIMITED	AUTO COMPONENTS	2.39%	PDS LIMITED	TEXTILES & APPARELS	0.97%
TATA MOTORS LTD. - DVR	AUTOMOBILES	2.34%	AVANTI FEEDS LIMITED	FOOD PRODUCTS	0.93%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	2.32%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.71%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.24%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &	
BHARAT ELECTRONICS LIMITED	AEROSPACE & DEFENSE	2.23%		CONSTRUCTION VEHICLES	0.70%
WIPRO LIMITED	IT - SOFTWARE	2.11%	IIFL FINANCE LIMITED	FINANCE	0.70%
INDUSIND BANK LIMITED	BANKS	2.10%	BHARTI AIRTEL LIMITED	TELECOM - SERVICES	0.45%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	2.08%	VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	0.43%
THE FEDERAL BANK LIMITED	BANKS	1.97%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.18%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.96%	TCI EXPRESS LIMITED	TRANSPORT SERVICES	0.03%
ESCORTS KUBOTA LIMITED	AGRICULTURAL, COMMERCIAL &			COMMERCIAL PAPERS	1.43%
CONSTRUCTION VEHICLES	1.88%		HDFC BANK LIMITED	CARE A1+	1.43%
MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	1.86%		NON-CONVERTIBLE DEBENTURE / ZCB	0.76%
AXIS BANK LIMITED	BANKS	1.76%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	0.41%
VEDANT FASHIONS LIMITED	RETAILING	1.63%	MUTHOOT FINANCE LIMITED	CRISIL AA+	0.23%
BAJAJ FINANCE LIMITED	FINANCE	1.57%	HDFC BANK LIMITED	ICRA AAA	0.12%
HERO MOTOCORP LIMITED	AUTOMOBILES	1.55%	BRITANNIA INDUSTRIES LIMITED	CRISIL AAA	0.00%
BRITANNIA INDUSTRIES LIMITED	FOOD PRODUCTS	1.51%		TREPS (including TBILL held as Collateral)/	
TITAN COMPANY LIMITED	CONSUMER DURABLES	1.48%		Reverse Repo/Net Current Assets/Cash/Cash Equivalent	2.58%
THE INDIAN HOTELS COMPANY LIMITED	LEISURE SERVICES	1.45%		Total	100.00%
CITY UNION BANK LIMITED	BANKS	1.44%		*Top 10 Holdings	

Performance as on 31 March, 2024

Period	Navi Flexi Cap Fund - Regular Growth	NIFTY 500 TRI ¹ @	NIFTY 50 TRI ² @	Navi Flexi Cap Fund - Direct Growth	NIFTY 500 TRI ¹ @	NIFTY 50 TRI ² @
1 Year CAGR %	29.29%	40.75%	30.27%	31.69%	40.75%	30.27%
3 Years CAGR %	16.22%	19.32%	16.35%	18.46%	19.32%	16.35%
5 Years CAGR %	13.73%	17.19%	15.27%	15.96%	17.19%	15.27%
Since Inception CAGR %	13.07%	15.86%	14.75%	15.36%	15.86%	14.75%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	20201	23217	21983	22654	23217	21983
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12911	14049	13008	13149	14049	13008
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	15686	16970	15736	16606	16970	15736
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	19031	22112	20356	20976	22112	20356

*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	69
Total Amount Invested (in RS.)	120000	360000	600000	690000
Present Value (in RS.)	132214	449220	915202	1090312
Nifty 500 TRI	142236	485682	1025613	1226227
Total No. Units	6546	22241	45312	53982
Yield (%)	19.43	14.93	16.92	15.94

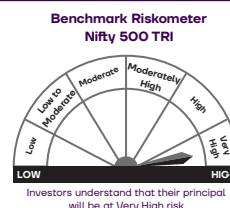
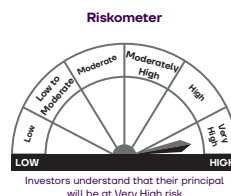
SIP date every 1st business day of the month

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.



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 InvITs : 0% to 10%
Total Expense Ratio (TER)*: Regular Plan: 2.25% | Direct Plan: 0.34%
Portfolio Turnover Ratio (Times): 0.46%
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 16
 Expense structure for Direct & Regular Plan may vary.



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	34.1788
Direct Plan - Growth Option	34.5953
Direct Plan - Half Yearly Dividend Option	34.0940
Direct Plan - Yearly Dividend Option	34.0641
Regular Plan - Dividend Option	29.6496
Regular Plan - Growth Option	29.6530
Regular Plan - Half Yearly Dividend Option	29.6605
Regular Plan - Yearly Dividend Option	30.4982



Fund Size (as on March 31, 2024)

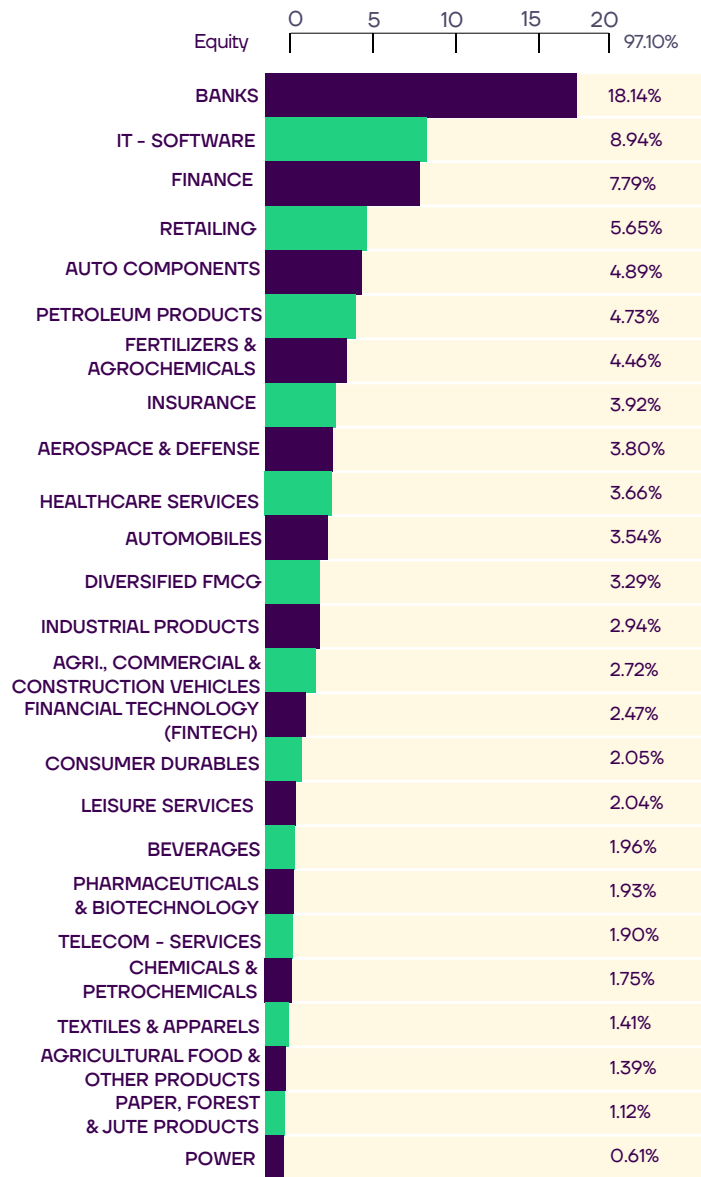
AUM: ₹ 268.79 Crs | **Monthly Average AUM:** ₹ 270.12 Crs



Risk Measures (as on March 31, 2024)

Std.Dev: 12.6149 | **Beta:** 0.8141 | **Sharpe Ratio:** 0.7569
Std.Dev Benchmark: 13.0936

Industry Allocation Equity (%)



Portfolio Holdings as on 31 March, 2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES			97.10%		
* HDFC BANK LIMITED	BANKS	4.75%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.12%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	4.73%	TATA MOTORS LTD. - DVR	AUTOMOBILES	1.12%
* INFOSYS LIMITED	IT - SOFTWARE	4.15%	BAYER CROPSOURCE LIMITED	FERTILIZERS & AGROCHEMICALS	1.11%
* MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	3.66%	DEEPAK NITRITE LTD	CHEMICALS & PETROCHEMICALS	1.11%
* ICICI BANK LIMITED	BANKS	3.43%	MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	1.06%
* SHRIRAM FINANCE LIMITED	FINANCE	3.22%	IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	1.02%
* VEDANT FASHIONS LIMITED	RETAILING	2.86%	KIRLOSKAR PNEUMATIC CO.LTD.	INDUSTRIAL PRODUCTS	0.99%
* INFO EDGE (INDIA) LIMITED	RETAILING	2.79%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &	
* STATE BANK OF INDIA	BANKS	2.66%		CONSTRUCTION VEHICLES	0.96%
* THE FEDERAL BANK LIMITED	BANKS	2.63%	TITAN COMPANY LIMITED	CONSUMER DURABLES	0.89%
UNO MINDA LIMITED	AUTO COMPONENTS	2.55%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.87%
PB FINTECH LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	2.47%	IIFL FINANCE LIMITED	FINANCE	0.82%
SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	2.46%	HOME FIRST FINANCE COMPANY INDIA LIMITED	FINANCE	0.73%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	2.42%	LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	0.67%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.36%	VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	0.64%
ITC LIMITED	DIVERSIFIED FMCG	2.12%	POWER GRID CORPORATION OF INDIA LIMITED	POWER	0.61%
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	2.04%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.59%
RADICO KHAITAN LIMITED	BEVERAGES	1.96%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.18%
APL APOLLO TUBES LIMITED	INDUSTRIAL PRODUCTS	1.95%	COMMERCIAL PAPERS		1.11%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.93%	HDFC BANK LIMITED	CARE A1+	1.11%
BANDHAN BANK LIMITED	BANKS	1.91%	NON-CONVERTIBLE DEBENTURE / ZCB		0.37%
ESCORTS KUBOTA LIMITED	AGRICULTURAL, COMMERCIAL &		POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	0.37%
	CONSTRUCTION VEHICLES	1.76%	BRITANNIA INDUSTRIES LIMITED	CRISIL AAA	0.00%
BHARAT ELECTRONICS LIMITED	AEROSPACE & DEFENSE	1.72%	TREPS (including TBILL held as Collateral)/		
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	1.72%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		1.42%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.71%	Total		100.00%
SCHAEFFLER INDIA LTD	AUTO COMPONENTS	1.67%	*Top 10 Holdings		
COROMANDEL INTERNATIONAL LIMITED	FERTILIZERS & AGROCHEMICALS	1.64%			
TECH MAHINDRA LIMITED	IT - SOFTWARE	1.56%			
AXIS BANK LIMITED	BANKS	1.50%			
STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	1.46%			
PAGE INDUSTRIES LIMITED	TEXTILES & APPARELS	1.41%			
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.39%			
KOTAK MAHINDRA BANK LIMITED	BANKS	1.26%			
MAHINDRA & MAHINDRA FINANCIAL SERV LTD.	FINANCE	1.24%			
BAJAJ FINANCE LIMITED	FINANCE	1.19%			
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.17%			
WHIRLPOOL OF INDIA LIMITED	CONSUMER DURABLES	1.16%			

Performance as on 31 March, 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 %	24.95%	46.28%	30.27%	27.32%	46.28%	30.27%
3 Years CAGR %	15.77%	21.81%	16.35%	18.05%	21.81%	16.35%
5 Years CAGR %	14.02%	19.46%	15.27%	16.25%	19.46%	15.27%
Since Inception CAGR %	13.97%	17.26%	14.93%	16.10%	17.26%	14.93%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	29658	37569	31803	34595	37569	31803
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12480	14598	13008	12715	14598	13008
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	15505	18053	15736	16437	18053	15736
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	19280	24338	20356	21240	24338	20356

*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	100
Total Amount Invested (in RS.)	120000	360000	600000	1000000
Present Value (in RS.)	128198	434588	913873	1824430
Nifty Large Mid cap 250 TRI	144206	505284	1101630	2281255
Total No. Units	4323	14656	30819	61526
Yield (%)	12.93	12.63	16.86	14.08

SIP date every 1st business day of the month

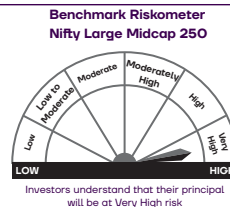
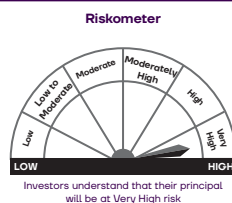
SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is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

(formerly Known as Navi Equity 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: Mr. Tanmay Sethi is managing this fund w.e.f. 1st February, 2024.



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): 0.34%

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 16

Expense structure for Direct & Regular Plan may vary.



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	19.7221
Direct Plan - Growth Option	19.8045
Direct Plan - Half Yearly Dividend Option	19.7224
Direct Plan - Monthly Dividend Option	19.7206
Direct Plan - Quarterly Dividend Option	19.7213
Direct Plan - Yearly Dividend Option	19.7265
Regular Plan - Dividend Option	17.8128
Regular Plan - Growth Option	17.8119
Regular Plan - Half Yearly Dividend Option	17.8131
Regular Plan - Monthly Dividend Option	17.8113
Regular Plan - Quarterly Dividend Option	17.8119
Regular Plan - Yearly Dividend Option	17.8096



Fund Size (as on March 31, 2024)

AUM: ₹ 101.74 Crs | **Monthly Average AUM:** ₹ 88.69 Crs

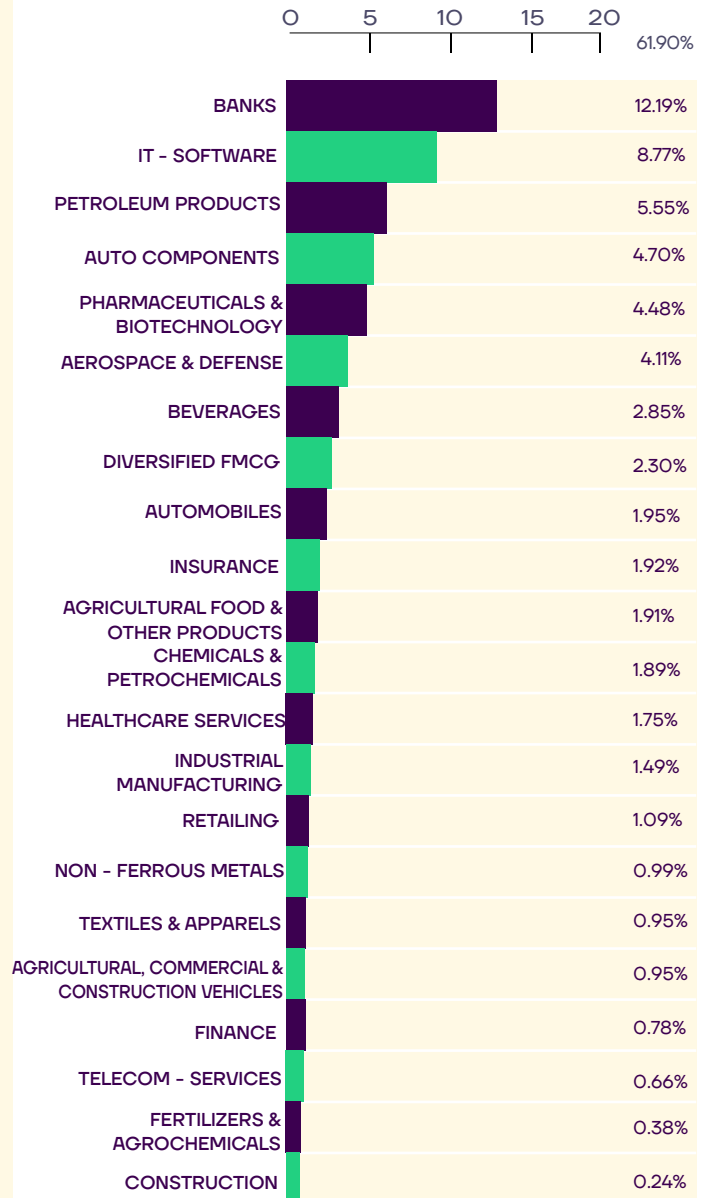
Maturity Profile (% weightage)

BELOW_OR_EQUAL_TO_50_DAYS	7.82%
BELOW_90_DAYS	5.56%
Below_1_Year	8.55%
Above_1_Year	5.24%
Cash & Cash Equivalent	10.93%

Debt Quants

Portfolio Yield	7.61
Avg Mat. (yrs)	0.48
Macauly Duration	0.47
Modified Duration	0.44

Industry Allocation Equity (%)



Risk Measures

(as on March 31, 2024)

Std.Dev: 9.3635 | **Beta:** 0.9686 | **Sharpe Ratio:** 0.7825

Std.Dev Benchmark: 8.7486

Portfolio Holdings as on 31 March,2024

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES			61.90%		
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	5.55%	VINATI ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	0.79%
* INFOSYS LIMITED	IT - SOFTWARE	4.08%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.78%
* ICICI BANK LIMITED	BANKS	3.98%	BHARTI AIRTEL LIMITED	TELECOM - SERVICES	0.66%
* TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	3.40%	COROMANDEL INTERNATIONAL LIMITED	FERTILIZERS & AGROCHEMICALS	0.38%
* HDFC BANK LIMITED	BANKS	3.25%	DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	0.31%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	3.14%	KNR CONSTRUCTIONS LIMITED	CONSTRUCTION	0.24%
HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	2.42%	IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	0.20%
AXIS BANK LIMITED	BANKS	2.16%	CERTIFICATE OF DEPOSITS		
UNO MINDA LIMITED	AUTO COMPONENTS	2.09%	CANARA BANK	CRISIL A1+	1.93%
TATA MOTORS LTD. - DVR	AUTOMOBILES	1.95%	COMMERCIAL PAPERS		
SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	1.92%	* BIRLA GROUP HOLDINGS PRIVATE LTD	CRISIL A1+	3.42%
INDUSIND BANK LIMITED	BANKS	1.91%	* NABARD	CRISIL A1+	3.42%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.91%	ICICI SECURITIES LIMITED	CRISIL A1+	1.93%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.75%	CHOLAMANDALAM INVEST & FINANCE CO LTD	CRISIL A1+	1.70%
UNITED SPIRITS LIMITED	BEVERAGES	1.64%	NON-CONVERTIBLE DEBENTURE / ZCB		
ELECON ENGINEERING COMPANY LIMITED	INDUSTRIAL MANUFACTURING	1.49%	* MUTHOOT FINANCE LIMITED	CRISIL AA+	3.96%
MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	1.49%	* LIC HOUSING FINANCE LIMITED	CRISIL AAA	3.89%
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.48%	NATIONAL HOUSING BANK	CRISIL AAA	0.98%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.34%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	0.90%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.29%	HDFC BANK LIMITED	ICRA AAA	0.38%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.29%	TREASURY BILLS		
RADICO KHAITAN LIMITED	BEVERAGES	1.21%	* 364 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	4.66%
MM FORGINGS LIMITED	AUTO COMPONENTS	1.13%	TREPS (including TBILL held as Collateral)		
VEDANT FASHIONS LIMITED	RETAILING	1.09%	/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
ITC LIMITED	DIVERSIFIED FMCG	1.01%	10.93%		
HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.99%	Total		
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.95%	100.00%		
PAGE INDUSTRIES LIMITED	TEXTILES & APPARELS	0.95%	*Top 10 Holdings		
AU SMALL FINANCE BANK LIMITED	BANKS	0.89%			
VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	0.79%			

Performance as on 31 March,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 %	24.61%	27.43%	30.27%	26.93%	27.43%	30.27%
3 Years CAGR %	13.75%	14.09%	16.35%	15.88%	14.09%	16.35%
5 Years CAGR %	11.15%	14.10%	15.27%	13.19%	14.10%	15.27%
Since Inception CAGR %	10.25%	13.06%	14.54%	12.24%	13.06%	14.54%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	17811	20664	22323	19801	20664	22323
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12446	12726	13008	12676	12726	13008
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14707	14840	15736	15546	14840	15736
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	16968	19349	20356	18590	19349	20356

*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	71
Total Amount Invested (in RS.)	120000	360000	600000	710000
Present Value (in RS.)	131826	440755	848981	1044163
CRISIL Hybrid 35+65- Aggressive Index TRI	-	-	-	-
Total No. Units	7401	24745	47664	58622
Yield (%)	18.80	13.60	13.86	12.93

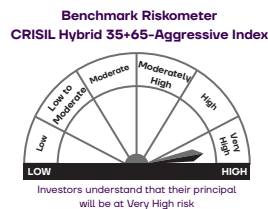
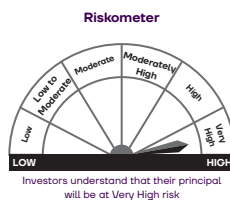
SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or 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): 0.20%
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 16



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	29.2431
Direct Plan - Growth Option	29.6034
Regular Plan - Dividend Option	25.5906
Regular Plan - Growth Option	25.5929



Fund Size (as on March 31, 2024)

AUM: ₹ 60.25 Crs | Monthly Average AUM: ₹ 61.19 Crs

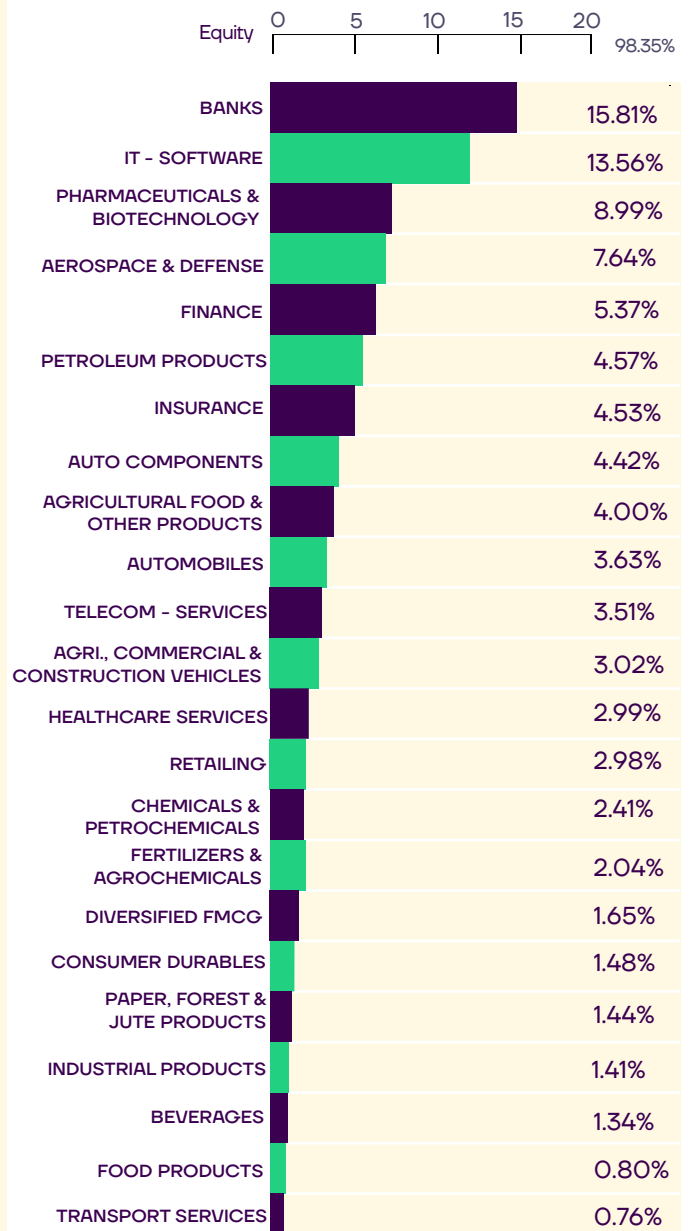


Risk Measures (as on March 31, 2024)

Std.Dev: 12.1760 | Beta: 0.8265 | Sharpe Ratio: 0.6852
 Std.Dev Benchmark: 13.0936

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.

Industry Allocation Equity (%)



Portfolio Holdings as on 31 March,2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES			98.35%		
* INFOSYS LIMITED	IT - SOFTWARE	6.22%	ESCORTS KUBOTA LIMITED	AGRICULTURAL, COMMERCIAL &	
* SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	5.51%		CONSTRUCTION VEHICLES	1.38%
* HDFC BANK LIMITED	BANKS	5.17%	MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.36%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	4.57%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.34%
* HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	4.36%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	1.17%
* ICICI BANK LIMITED	BANKS	4.28%	AVENUE SUPERMARTS LIMITED	RETAILING	1.13%
* TATA MOTORS LIMITED	AUTOMOBILES	3.63%	SHRIRAM FINANCE LIMITED	FINANCE	1.10%
* TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	3.39%	SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	0.89%
* SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	3.36%	VALIANT ORGANICS LIMITED	CHEMICALS & PETROCHEMICALS	0.82%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	3.26%	AVANTI FEEDS LIMITED	FOOD PRODUCTS	0.80%
MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.99%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.80%
UNO MINDA LIMITED	AUTO COMPONENTS	2.73%	TCI EXPRESS LIMITED	TRANSPORT SERVICES	0.76%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.64%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.75%
STATE BANK OF INDIA	BANKS	2.62%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.25%
PERSISTENT SYSTEMS LTD	IT - SOFTWARE	2.12%	TREPS (including TBILL held as Collateral)/		
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.04%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
FUSION MICRO FINANCE LTD	FINANCE	1.92%	1.65%		
THE FEDERAL BANK LIMITED	BANKS	1.92%	Total		
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.87%	100.00%		
VEDANT FASHIONS LIMITED	RETAILING	1.85%	*Top 10 Holdings		
WIPRO LIMITED	IT - SOFTWARE	1.83%			
AXIS BANK LIMITED	BANKS	1.82%			
MTAR TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	1.68%			
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.65%			
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &				
	CONSTRUCTION VEHICLES	1.64%			
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.61%			
HOME FIRST FINANCE COMPANY INDIA LIMITED	FINANCE	1.60%			
IDEAFORGE TECHNOLOGY LIMITED	AEROSPACE & DEFENSE	1.60%			
DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	1.59%			
EUREKA FORBES LTD	CONSUMER DURABLES	1.48%			
APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	1.44%			
UNITED SPIRITS LIMITED	BEVERAGES	1.41%			

Performance as on 31 March,2024

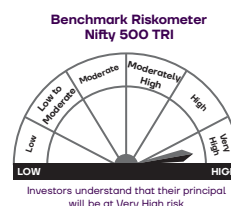
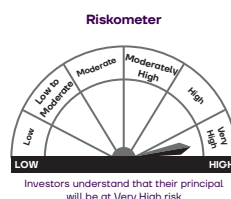
Period	Navi Tax Saver Fund - Regular Growth	NIFTY 500 TRI* [@]	NIFTY 50 TRI* [@]	Navi Tax Saver Fund - Direct Growth	NIFTY 500 TRI* [@]	NIFTY 50 TRI* [@]
1 Year CAGR %	29.42%	40.75%	30.27%	31.93%	40.75%	30.27%
3 Years CAGR %	14.51%	19.32%	16.35%	16.72%	19.32%	16.35%
5 Years CAGR %	12.01%	17.19%	15.27%	14.10%	17.19%	15.27%
Since Inception CAGR %	12.07%	15.69%	14.82%	14.06%	15.69%	14.82%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	25597	33272	31276	29604	33272	31276
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12923	14049	13008	13173	14049	13008
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	15002	16970	15736	15888	16970	15736
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	17640	22112	20356	19342	22112	20356

*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 Size (as on March 31, 2024)

AUM: ₹ 114.89 Crs | Monthly Average AUM: ₹ 109.47 Crs



Risk Measures

(as on March 31, 2024)

Std.Dev: 0.4119 | Beta: 0.0863 | Sharpe Ratio: -6.2572

Std.Dev Benchmark: 1.4099



Fund Manager

Mr. Tanmay Sethi is managing this fund w.e.f. 1st February, 2024.



Scheme Details

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

Benchmark: CRISIL Liquid Debt A-I Index (The benchmark has been revised to CRISIL Liquid Debt A-I index w.e.f March 07, 2024)

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. 16

Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	57.02%
Below_90_Days	22.80%
Alternative Investment Fund Units	0.28%
Cash & Cash Equivalent	19.90%

Debt Quants

Portfolio Yield	6.64
Avg Mat. (yrs)	0.08
Macaulay Duration	0.08
Modified Duration	0.08



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Daily Dividend Option	10.0184
Direct Plan - Growth Option	26.3687
Direct Plan - Monthly Dividend Option	10.0181
Direct Plan - Weekly Dividend Option	10.0181
Regular Plan - Daily Dividend Option	10.0183
Regular Plan - Growth Option	26.1525
Regular Plan - Monthly Dividend Option	10.0180
Regular Plan - Weekly Dividend Option	10.0184
Unclm Red Div < 3 Yrs	26.1326
Unclm Red Div > 3 Yrs	10.0054

Performance as on 31 March, 2024

Period	Navi Liquid Fund - Regular Growth	Crisil Liquid Fund A-1 Index TRI* [@]	1 YR GOVT T-BILL* [@]	Navi Liquid Fund - Direct Growth	Crisil Liquid Fund A-1 Index TRI* [@]	1 YR GOVT T-BILL* [@]
1 Year CAGR %	6.87%	7.32%	7.21%	6.90%	7.32%	7.21%
3 Years CAGR %	5.40%	5.63%	5.15%	5.45%	5.63%	5.15%
5 Years CAGR %	4.99%	2.62%	5.51%	5.04%	2.62%	5.51%
Since Inception CAGR %	7.05%	6.93%	6.32%	6.81%	6.80%	6.42%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	26153	25769	23753	20984	20971	20150
Current Value of investment if ₹10000/- was invested 1 Year Ago	10689	10734	10723	10692	10734	10723
Current Value of investment if ₹10000/- was invested 3 Year Ago	11712	11787	11626	11727	11787	11626
Current Value of investment if ₹10000/- was invested 5 Year Ago	12763	11382	13081	12797	11382	13081

*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 March, 2024

Portfolio Holdings	Rating	% of Net Assets
CERTIFICATE OF DEPOSITS		6.84%
* CANARA BANK	CRISIL A1+	6.84%
COMMERCIAL PAPERS		24.18%
* ICICI SECURITIES LIMITED	CRISIL A1+	6.85%
* BIRLA GROUP HOLDINGS PRIVATE LTD	CRISIL A1+	5.63%
NABARD	CRISIL A1+	3.46%
NABARD	IND A1+	3.05%
HDFC BANK LIMITED	CARE A1+	3.04%
CHOLAMANDALAM INVEST & FINANCE CO LTD	CRISIL A1+	2.15%
NON-CONVERTIBLE DEBENTURE / ZCB		13.92%
* NATIONAL HOUSING BANK	CRISIL AAA	6.96%
* POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	6.96%
TREASURY BILLS		34.88%
* 182 DAYS TREASURY BILL 09-MAY-2024	SOVEREIGN	8.73%
* 91 DAYS TREASURY BILL 18-APR-2024	SOVEREIGN	8.68%
* 91 DAYS TREASURY BILL 02-MAY-2024	SOVEREIGN	8.65%
* 91 DAYS TREASURY BILL 11-APR-2024	SOVEREIGN	4.34%
* 91 DAYS TREASURY BILL 25-APR-2024	SOVEREIGN	4.33%
364 DAYS TREASURY BILL 09-MAY-2024	SOVEREIGN	0.08%
364 DAYS TREASURY BILL 02-MAY-2024	SOVEREIGN	0.07%
Alternative Investment Fund Units		0.28%
SBI FUNDS MANAGEMENT PVT LMTD		0.28%
TREPS (including TBILL held as Collateral)/		
Reverse Repo/Net Current Assets/Cash/Cash Equivalent		19.90%
Total		100.00%

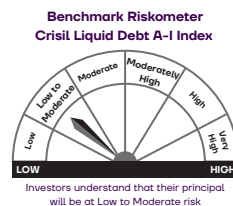
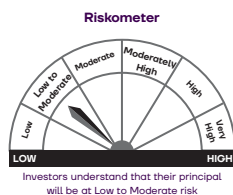
*Top 10 Holdings

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

(formerly Known as Navi Regular Savings 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: Mr. Tanmay Sethi is managing this fund w.e.f. 1st February, 2024.



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. 16



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Growth Option	29.9035
Direct Plan - Monthly Dividend Option	12.7653
Direct Plan - Quarterly Dividend Option	18.1609
Regular Plan - Growth Option	25.1019
Regular Plan - Monthly Dividend Option	11.8135
Regular Plan - Quarterly Dividend Option	15.4385



Fund Size

(as on March 31, 2024)

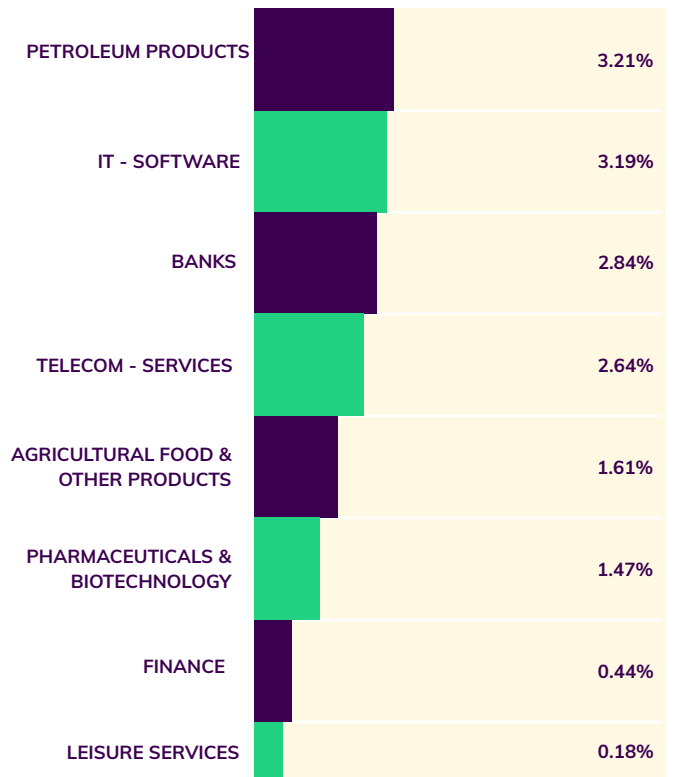
AUM: ₹ 32.45 Crs | **Monthly Average AUM:** ₹ 29.23 Crs

Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	10.74%
BELOW_90_DAYS	2.28%
Below_1_Year	41.24%
Above_1_Year	11.51%
Alternative Investment Fund Units	0.22%
Cash & Cash Equivalent	15.69%

Industry Allocation Equity (%)

Equity 0 2 4 6 8 15.58%



Debt Quants

Portfolio Yield	7.35
Avg Mat. (yrs)	0.66
Macaulay Duration	0.65
Modified Duration	0.63



Risk Measures

(as on March 31, 2024)

Std.Dev: 2.8115 | **Beta:** 0.2661 | **Sharpe Ratio:** -0.1916
Std.Dev Benchmark: 8.7486

Portfolio Holdings as on 31 March,2024

Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES		15.58%
*RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.21%
*BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.49%
INFOSYS LIMITED	IT - SOFTWARE	1.85%
ICICI BANK LIMITED	BANKS	1.68%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.61%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.47%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.34%
AXIS BANK LIMITED	BANKS	1.16%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.44%
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.18%
BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.15%
INVIT		2.74%
*INDIA GRID TRUST	POWER	2.74%
COMMERCIAL PAPERS		9.94%
*NABARD	CRISIL A1+	7.66%
CHOLAMANDALAM INVEST & FINANCE CO LTD	CRISIL A1+	2.28%
NON-CONVERTIBLE DEBENTURE / ZCB		17.64%
*HDFC BANK LIMITED	ICRA AAA	6.21%
*MUTHOOT FINANCE LIMITED	CRISIL AA+	5.30%
*NATIONAL HOUSING BANK	CRISIL AAA	3.08%
*LIC HOUSING FINANCE LIMITED	CRISIL AAA	3.05%
TREASURY BILLS		38.19%
*364 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	23.37%
*364 DAYS TREASURY BILL 24-OCT-2024	SOVEREIGN	14.82%
Alternative Investment Fund Units		0.22%
SBI FUNDS MANAGEMENT PVT LMTD		0.22%
TREPS (including TBILL held as Collateral)/		
Reverse Repo/Net Current Assets/Cash/Cash Equivalent		15.69%
Total		100.00%
*Top 10 Holdings		

Performance as on 31 March,2024

Period	Navi Conservative Hybrid Fund - Regular Growth	CRISIL Hybrid 85+15 - Conservative Index TRI* [@]	10 YR DATED GOI SECURITY @	Navi Conservative Hybrid Fund - Direct Growth	CRISIL Hybrid 85+15 - Conservative Index TRI* [@]	10 YR DATED GOI SECURITY @
1 Year CAGR %	10.57%	12.46%	8.55%	12.47%	12.46%	8.55%
3 Years CAGR %	5.76%	7.48%	4.30%	7.57%	7.48%	4.30%
5 Years CAGR %	5.74%	9.02%	6.15%	7.45%	9.02%	6.15%
Since Inception CAGR %	6.96%	8.76%	6.37%	8.50%	9.08%	6.40%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	25094	31529	23279	25012	26559	20076
Current Value of investment if ₹10000/- was invested 1 Year Ago	11050	11239	10850	11240	11239	10850
Current Value of investment if ₹10000/- was invested 3 Year Ago	11826	12410	11343	12443	12410	11343
Current Value of investment if ₹10000/- was invested 5 Year Ago	13219	15405	13477	14325	15405	13477

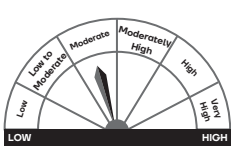
*In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns. Past performance may or may not be sustained in future. The Direct Plan has a lower expense ratio as compared to the Regular/ Other than 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**

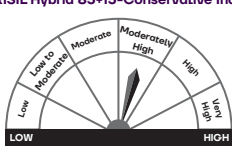
[^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Riskometer



Investors understand that their principal will be at Moderate risk

Benchmark Riskometer
CRISIL Hybrid 85+15-Conservative Index



Investors understand that their principal will be at Moderately High risk

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

Mr. Tanmay Sethi is managing this fund w.e.f. 1st February, 2024.



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. 16



Net Asset Value (NAV)

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

Scheme	NAV (in Rs.)
Direct Plan - Daily Dividend Option	10.0183
Direct Plan - Growth Option	10.4642
Direct Plan - Monthly Dividend Option	10.0180
Direct Plan - Weekly Dividend Option	10.0149
Regular Plan - Daily Dividend Option	10.0182
Regular Plan - Growth Option	10.4517
Regular Plan - Monthly Dividend Option	10.0179
Regular Plan - Weekly Dividend Option	10.0149



Fund Size (as on March 31, 2024)

AUM: ₹ 9.14 Crs | Monthly Average AUM: ₹ 14.06 Crs

Portfolio Holdings as on 31 March, 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%

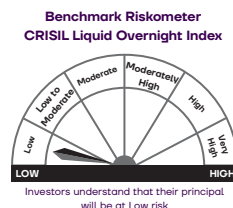
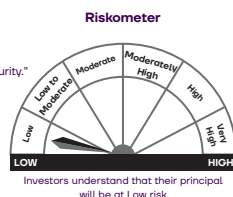
PRC for Navi Overnight Fund			
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Credit Risk →			
Interest Rate Risk ↓			
Relatively Low (Class I)	A-1		
Moderate (Class II)			
Relatively High (Class III)			

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	28-Mar-24	0.06619	0.06619	10.0788
DIRECT MONTHLY DIVIDEND	28-Mar-24	0.06666	0.06666	10.0793
REGULAR PLAN MONTHLY DIVIDEND	23-Feb-24	0.05204	0.05204	10.0646
DIRECT MONTHLY DIVIDEND	23-Feb-24	0.05243	0.05243	10.0650
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

NAVI OVERNIGHT FUND (Monthly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
MONTHLY DIVIDEND	28-Mar-24	0.05710	0.05710	10.0697
DIRECT MONTHLY DIVIDEND	28-Mar-24	0.05894	0.05894	10.0715
MONTHLY DIVIDEND	23-Feb-24	0.04847	0.04847	10.0611
DIRECT MONTHLY DIVIDEND	23-Feb-24	0.05006	0.05006	10.0627

NAVI CONSERVATIVE HYBRID FUND (Monthly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
MONTHLY DIVIDEND	28-Mar-24	0.03946746	0.03946746	11.8493
DIRECT MONTHLY DIVIDEND	28-Mar-24	0.04263953	0.04263953	12.8021
MONTHLY DIVIDEND	23-Feb-24	0.03955487	0.03955487	11.8704
DIRECT MONTHLY DIVIDEND	23-Feb-24	0.04267022	0.04267022	12.8058
MONTHLY DIVIDEND	25-Jan-24	0.03924530	0.03924530	11.7534
DIRECT MONTHLY DIVIDEND	25-Jan-24	0.04228311	0.04228311	12.6636

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

Scheme Name	Additional Purchase amt.	Additional Purchase in multiples above	Minimum Redemption	Min Redemption units	Redemption Payout Cycle	SIP	SIP Frequency	SIP Min amt	SIP Min no. of Chgs	SIP Starting Date	SWP	SWP Frequency	SWP Min. Amt	SWP Starting Date	STP	STP Frequency	STP Min Amt	STP Starting Date	TER (Incl GST)	AUM as on March 31, 2024
Nav Flexi Cap Fund An open-ended equity scheme investing across large, mid & small cap stocks.	₹ 10/-	Multiples of ₹ 1/- thereafter	₹ 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	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- ₹100/- Half Yearly- ₹100/-	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)	Reg - 2.25% Dir - 0.42%	₹243.97 Crs
Nav Large & Midcap Fund An open-ended equity scheme investing in mid cap and mid cap stocks.	₹ 10/-	Multiples of ₹ 1/- thereafter	₹ 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	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- ₹100/- Half Yearly- ₹100/-	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)	Reg - 2.25% Dir - 0.34%	₹268.79 Crs
Nav Aggressive Hybrid Fund An open-ended hybrid scheme investing equity and equity related instruments.	₹ 10/-	Multiples of ₹ 1/- thereafter	₹ 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	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- ₹100/- Half Yearly- ₹100/-	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)	Reg - 2.25% Dir - 0.42%	₹101.74 Crs
Nav Elss Tax Saver Fund An open-ended equity linked saving scheme with a statutory lock in for 5 years and tax benefit.	₹ 500/-	Multiples of ₹ 500/- thereafter	₹ 500 /- and in multiples of ₹ 1/- thereafter	100 units or account balance whichever is lower	T+1*	Yes	Fortnightly, Monthly, Quarterly & Half Yearly	Fortnightly- ₹500 Monthly- ₹500 Quarterly- ₹1000 Half Yearly- ₹2000	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- ₹500/- Quarterly- ₹1500/- Half Yearly- ₹3000/-	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)	Reg - 2.25% Dir - 0.37%	₹60.25 Crs
Nav Liquid Fund An Open-Ended Liquid Scheme - Relatively Low interest, rate risk and moderate Credit Risk.	₹ 10/-	Multiples of ₹ 1/- thereafter	₹ 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	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- ₹100/- Half Yearly- ₹100/-	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)	Reg - 0.20% Dir - 0.15%	₹114.89 Crs
Nav Conservative Hybrid Fund An open ended hybrid scheme investing in debt instruments.	₹ 10/-	Multiples of ₹ 1/- thereafter	₹ 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	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- ₹100/- Half Yearly- ₹100/-	Monthly: 5th of the month; Quarterly: 5th of April, July, October; January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday) Fortnightly (every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.00% Dir - 0.33%	₹32.45 Crs
Nav Overnight Fund An open ended debt scheme investing in overnight securities) Relatively Low interest, rate risk and Low Credit Risk.	₹ 10/-	Multiples of ₹ 1/- thereafter	₹ 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	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- ₹100/- Half Yearly- ₹100/-	Monthly: 5th of the month; Quarterly: 5th of April, July, October; January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- Fortnightly Weekly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday) Fortnightly (every alternate Wednesday) Monthly (as on specified dates)	Reg - 0.25% Dir - 0.05%	₹9.14 Crs

Note: The Trustee will endeavor to declare the Dividend as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declarations of Dividend and frequency will inter-alia depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of Dividend nor that the Dividend will be paid regularly. Dividend payable under Dividend Payout of Income Distribution cum Capital Withdrawal option (Weekly Option) is equal to or less than ` 500 then the Dividend would be compulsorily reinvested in the option of the Scheme. In case an investor fails to specify his preference of Plans/Sub Plans/Options in the above mentioned schemes, the default Plan/Sub Plan/Options would be as above. * SWP/STP available only after completion of statutory lock-in period of 3 years from the date of investment by the investor. *endeavour T+1

Any information herein contained does not constitute and shall be deemed not to constitute an advice, an offer to sell/ purchase or as an invitation or solicitation to do so for any securities of any entity, and further, Nav AMC Limited. Its subsidiaries / affiliates/ sponsors / trustee (Nav Trustee Limited) or their officers, employees, personnel, directors may be associated in a commercial, professional or personal capacity or may have a commercial interest including as proprietary traders in or with securities and / or companies or issues or matters as contained in this publication and such commercial capacity or interest whether or not differing with or conflicting with this publication, shall not make or render (Nav Trustee Limited) liable in any manner whatsoever & (Nav Trustee Limited) or any of their officers, employees, personnel, directors shall not be liable for any loss, damage, liability whatsoever for any direct or indirect loss arising from the use or access of any information that may be displayed in this publication form time to time. Recipients of the information contained herein should exercise due care and caution and read the Scheme information Document(s) and Statement of Additional Information (including if necessary, obtaining the advice of tax/legal/accounting/financial/ other professionals) prior to taking any decision, acting or omitting to act, on the basis of the information contained herein.

Statutory details: Nav Mutual Fund has been established as a Trust under the Indian Trusts Act, 1852, sponsored by Nav MF Sponsor Private Limited (Formerly known as Anmol Como Broking Private Limited) (liability restricted to ₹1 Lakh).

Trustee: Nav Trustee Limited, Investment Manager: Nav 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 Next 50 Index Fund - Direct Growth	60.85	61.83	-	-	-	-
Navi Nifty Midcap 150 Index fund - Direct Growth	57.11	57.93	-	-	-	-
Navi NASDAQ 100 Fund of Fund - Direct Growth	54.92	55.41	-	-	-	-
Navi Conservative Hybrid Fund- DirectGrowth	12.47	12.46	7.57	7.48	7.45	9.02
Navi Nifty Bank Index Fund - Direct Growth	16.64	17.12	-	-	-	-
Navi Aggressive Hybrid Fund - Direct Gowth	26.93	27.43	16.09	14.09	13.19	14.10

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 Next 50 Index Fund - Direct Growth	60.85	61.83	-	-	-	-
Navi Nifty Midcap 150 Index fund - Direct Growth	57.11	57.93	-	-	-	-
Navi Nifty India Manufacturing Index Fund - Direct Growth	54.92	55.41	-	-	-	-
Navi Conservative Hybrid Fund- DirectGrowth	12.47	12.46	7.57	7.48	7.45	9.02
Navi Nifty Bank Index Fund - Direct Growth	16.64	17.12	-	-	-	-
Navi Aggressive Hybrid Fund - Direct Gowth	26.93	27.43	16.09	14.09	13.19	14.10

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

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 DJ, 2nd Floor, 2A M.G. Road, Cochin - 682 016 camscoc@camsonline.com . No.1354, Thadagam Road, Thirumuthy Layout, R.S.Puram, Behind Venkateswara Bakery, Coimbatore-641002 camscbe@camsonline.com . Plot No.3601, Nazrul Sarani, City Centre, Durgapur-731216 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 camshyd@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 Uttarpradesh-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, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003 camsmal@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, 440010 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 . 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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, Uttarpradesh-211001 camsvall@camsonline.com . 256A, Scheme No.1, Agra Nagar, Alwar, Rajasthan, 301001 camsvaw@camsonline.com . 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaraoti, 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 713303 camsvaw@camsonline.com . 2nd Floor, Block No.D-21-D-22, Motiwalda Trade Centre, Nirala Ground, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 camsvau@camsonline.com . 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F-4-Classic Heritage, Near Axis Bank, Opp.BPS Club, Pajifond, Margao, Goa-403601 camsvmrg@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 Warf Road, Opp swathi medicals, Kakinada-533001 camsvkkn@camsonline.com . Shop No.B-104, First Floor, Nearayan 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, Vijay, 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 camsvaga@camsonline.com . 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Jyeshwar Krupa BldgShop, NO.2, Ground Floor, Tilak Chowk, Harbhata Road, Sangli, Maharashtra-416416 camsvsgl@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 Camsvbor@camsonline.com . BSEL Tech Park, B-505, Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705 camsvshv@camsonline.com . Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura-110034 camsvpdl@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 . 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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 . C/O RAJESH MAHADEV & CO SHOP NO 3, 1st Floor, JAMIA COMLEX STATION ROAD BASTI PIN - 272002 camsvbst@camsonline.com . 2nd Floor, Parasra Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh 480001 camsvchd@camsonline.com . 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 camsvcor@camsonline.com . Ground Floor . Belhbhadur, Near Sahara Office, Laheriasarai, Near Chowk, Laheriasarai, Darbhanga-846001 camsvdar@camsonline.com . 16A/63A, Pidamneri Road, Near Indoor Stadium, Dharmapur, Tamilnadu 636701 camsvdmp@camsonline.com . 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