

Factsheet

December 2024

NAVI FLEXI CAP FUND

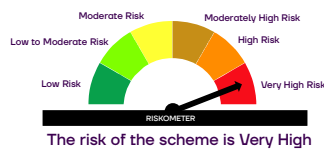


NAVI FLEXI CAP FUND
An open ended equity scheme investing across large, mid & small cap stocks

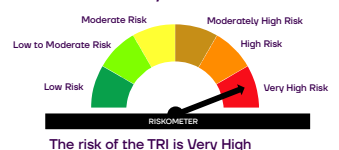
This product is suitable for investors who are seeking*

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

Scheme Riskometer



As per AMFI Tier I TRI i.e TRI 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 ₹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.

Index: A group of securities, usually a market index, whose performance is used as a standard or TRI to measure investment performance of mutual funds, among other investments. Some typical TRIs include the Nifty 50, Sensex 30, BSE200, BSE500, 10-year Gsec.

Note: SEBI, vide clause 10.4.1a of SEBI Master Circular on Mutual Funds dated June 27, 2024 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 ₹100 and the exit load is 1%, the redemption price would be ₹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 TRI 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 Scheme :		
4	Navi Liquid Fund	Liquid Fund
C. Hybrid Scheme :		
5	Navi Aggressive Hybrid Fund (earlier known as Navi Equity Hybrid Fund)	Aggressive Hybrid Fund

Statutory Details

Sponsor: Navi MF Sponsor Private Limited (Formerly known as Anmol Como Broking Private Limited)

Trustee: Navi Trustee Limited

CIN - U65990WB2009PLC134536

Investment Manager: Navi AMC Limited

CIN - U65990KA2009PLC165296

Toll free number if any: 1800 203 2131

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. There is no assurance that the investment objective of the scheme will be achieved. .



Fund Manager

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

Mr. Aditya Mulki manages 16 schemes of the concerned Mutual Fund

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

Mr. Ashutosh Shirwaikar manages 14 number of schemes of the concerned Mutual Fund



Scheme Details

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

Index: Nifty 500 TRI

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

Load Structure: 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% to 10%

Total Expense Ratio (TER)*: Regular Plan: 2.29% | Direct Plan: 0.43%

Portfolio Turnover Ratio (Times): 0.71

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13



Net Asset Value (NAV)

as on December 31, 2024

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	25.3973
Direct Plan - Growth Option	25.6210
Direct Plan - Half Yearly Dividend Option	25.4297
Direct Plan - Monthly Dividend Option	25.4242
Direct Plan - Quarterly Dividend Option	25.4490
Direct Plan - Yearly Dividend Option	25.4290
Regular Plan - Dividend Option	22.5291
Regular Plan - Growth Option	22.5259
Regular Plan - Half Yearly Dividend Option	22.5293
Regular Plan - Monthly Dividend Option	22.5347
Regular Plan - Quarterly Dividend Option	22.5233
Regular Plan - Yearly Dividend Option	22.5265



Fund Size (as on December 31, 2024)

AUM: ₹ 260.37 Crs | **Monthly Average AUM:** ₹ 266.13 Crs

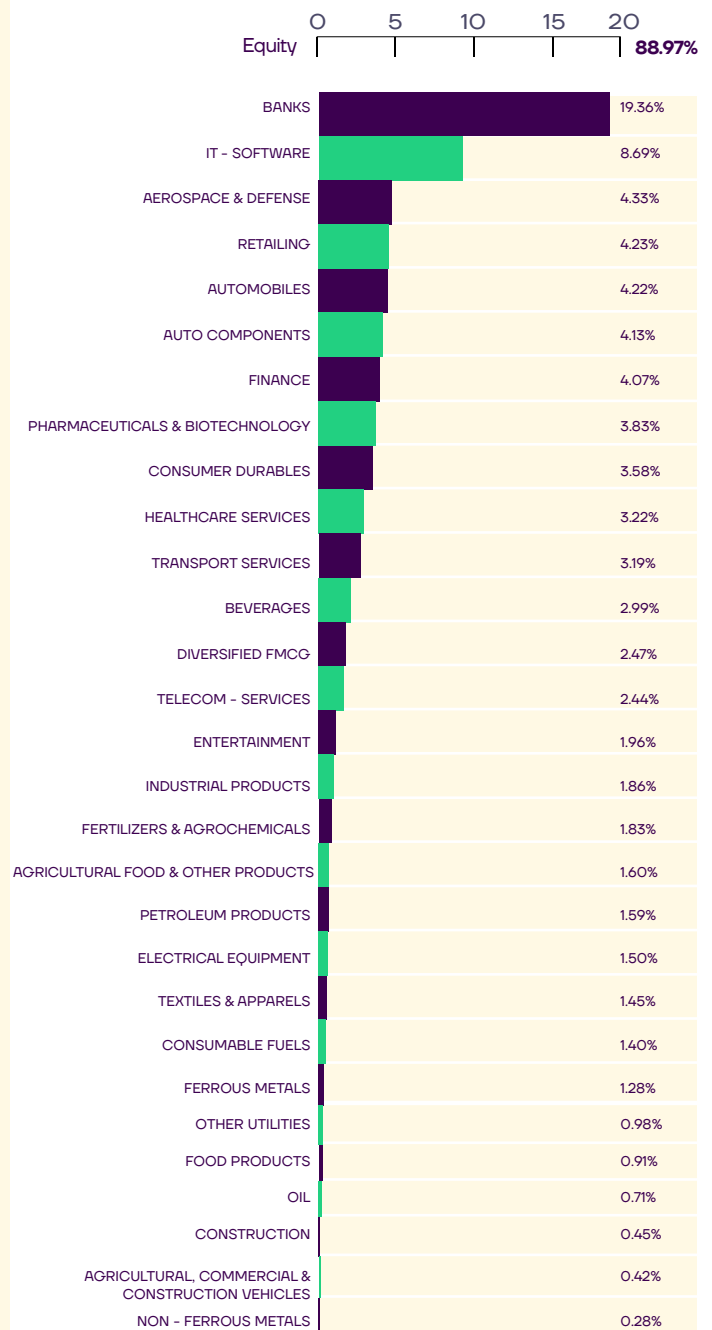


Risk Measures (as on December 31, 2024)

Std.Dev: 13.0327 | **Beta:** 0.8971 | **Sharpe Ratio:** 0.5066

Std.Dev Index: 13.5732

Industry Allocation Equity (%)



Portfolio Holdings as on 31 December, 2024

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES			88.97%		
*ICICI BANK LIMITED	BANKS	3.00%	TATA MOTORS LIMITED	AUTOMOBILES	1.19%
*BHARAT ELECTRONICS LIMITED	AEROSPACE & DEFENSE	2.87%	GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.18%
*INFOSYS LIMITED	IT - SOFTWARE	2.82%	HERO MOTOCORP LIMITED	AUTOMOBILES	1.12%
*APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	2.52%	USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.08%
*ITC LIMITED	DIVERSIFIED FMCG	2.47%	TITAN COMPANY LIMITED	CONSUMER DURABLES	1.06%
*THE FEDERAL BANK LIMITED	BANKS	2.46%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	1.03%
*STATE BANK OF INDIA	BANKS	2.42%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	1.01%
*ZOMATO LIMITED	RETAILING	2.30%	EMS LIMITED	OTHER UTILITIES	0.98%
*AXIS BANK LIMITED	BANKS	2.29%	BRITANNIA INDUSTRIES LIMITED	FOOD PRODUCTS	0.91%
*HDFC BANK LIMITED	BANKS	2.28%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.89%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.20%	CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.88%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.12%	POONAWALLA FINCORP LIMITED	FINANCE	0.85%
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	2.06%	HEG LIMITED	INDUSTRIAL PRODUCTS	0.78%
INDUSIND BANK LIMITED	BANKS	1.99%	VIP INDUSTRIES LIMITED	CONSUMER DURABLES	0.74%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.96%	OIL INDIA LIMITED	OIL	0.71%
VEDANT FASHIONS LIMITED	RETAILING	1.93%	INDEGENE LIMITED	HEALTHCARE SERVICES	0.70%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	1.91%	BANDHAN BANK LIMITED	BANKS	0.61%
BANK OF BARODA	BANKS	1.85%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.56%
DELHIVERY LIMITED	TRANSPORT SERVICES	1.79%	SATHLOKHAR SYNEROYS E&C GLOBAL LIMITED	CONSTRUCTION	0.45%
EUREKA FORBES LTD	CONSUMER DURABLES	1.78%	BHARAT DYNAMICS LIMITED	AEROSPACE & DEFENSE	0.43%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.73%	ASHOK LEYLAND LIMITED	AGRICULTURAL COMMERCIAL & CONSTRUCTION VEHICLES	0.42%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.67%	HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.28%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.60%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.24%
RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	1.59%	UPL LIMITED-RIGHTS	FERTILIZERS & AGROCHEMICALS	0.10%
VARUN BEVERAGES LIMITED	BEVERAGES	1.59%	CERTIFICATE OF DEPOSITS		
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.50%	KOTAK MAHINDRA BANK LIMITED	CRISIL A1+	1.92%
PDS LIMITED	TEXTILES & APPARELS	1.45%	SIDBI	CARE A1+	0.77%
COAL INDIA LIMITED	CONSUMABLE FUELS	1.40%	ICICI BANK LIMITED	ICRA A1+	0.57%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.40%	COMMERCIAL PAPERS		
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.40%	TIME TECHNOPLAST LIMITED	ICRA A1+	1.15%
RADICO KHAITAN LIMITED	BEVERAGES	1.40%	MOTILAL OSWAL FINANCIAL SERVICES	ICRA A1+	0.95%
RATEGAIN TRAVEL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.34%	LARSEN & TOUBRO LIMITED	CRISIL A1+	0.76%
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.33%	NON-CONVERTIBLE DEBENTURE / ZCB		
SHRIRAM FINANCE LIMITED	FINANCE	1.33%	MUTHOOT FINANCE LIMITED	CRISIL AA+	0.22%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.28%	HDFC BANK LIMITED	CRISIL AAA	0.11%
LLOYDS METALS AND ENERGY LIMITED	FERROUS METALS	1.28%	TREPS (including TBILL held as Collateral)		
CITY UNION BANK LIMITED	BANKS	1.26%	/Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
BANK OF MAHARASHTRA	BANKS	1.20%	Total		
			100.00%		

Performance as on 31 December, 2024

*Top 10 Holdings

Period	Navi Flexi Cap Fund - Regular Growth	NIFTY 500 TRI [®]	NIFTY 50 TRI [®]	Navi Flexi Cap Fund - Direct Growth	NIFTY 500 TRI [®]	NIFTY 50 TRI [®]
1 Year CAGR %	11.27%	16.10%	10.00%	13.35%	16.10%	10.00%
3 Years CAGR %	11.58%	15.41%	12.16%	13.72%	15.41%	12.16%
5 Years CAGR %	14.95%	18.97%	15.52%	17.17%	18.97%	15.52%
Since Inception CAGR %	13.34%	15.77%	14.09%	15.61%	15.77%	14.09%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	22526	25844	23514	25621	25844	23514
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	11137	11624	11009	11347	11624	11009
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	13896	15379	14114	14712	15379	14114
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	20087	23859	20587	22107	23859	20587

*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 TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is TRIed to the Total Return variant of the Index. @- TRI @@@-Additional TRI.

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	77
Total Amount Invested (in ₹)	120000	360000	600000	770000
Present Value (in ₹)	122941	452265	919658	1291453
Nifty 500 TRI	123952	479520	1006825	1438382
Total No. Units	5458	20078	40827	57332
Yield (%)	4.57	15.38	17.10	15.91

SIP date every 1st business day of the month

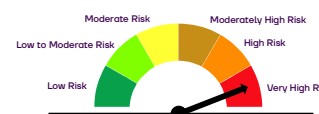
SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is 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 the long term
- To generate capital appreciation by investing in equity and equity related instruments across large, mid & small cap stocks


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

Scheme Riskometer



The risk of the scheme is Very High

As per AMFI Tier I TRI i.e TRI Riskometer Nifty 500 TRI



The risk of the TRI is Very High

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. There is no assurance that the investment objective of the scheme will be achieved. .



Fund Manager

Mr. Aditya Mulki is managing this fund w.e.f. 1st February, 2022.
 Mr. Aditya Mulki manages 16 schemes of the concerned Mutual Fund
Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023.
 Mr. Ashutosh Shirwaikar manages 14 number of schemes of the concerned Mutual Fund



Scheme Details

Inception Date (Date of Allotment): 07th December, 2015
Index: Nifty Large Midcap 250 TRI
Minimum Application Amount: ₹ 10/- and in multiples of ₹ 1/- thereafter
Load Structure: Exit Load : NIL
Asset Allocation Pattern: Equity and Equity related Instruments of Large Cap Companies : 35% to 65%
 Equity 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: 2.26% | Direct Plan: 0.35%
Portfolio Turnover Ratio (Times): 0.80
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13
 Expense structure for Direct & Regular Plan may vary.



Net Asset Value (NAV)

as on December 31, 2024

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	41.4103
Direct Plan - Growth Option	41.9160
Direct Plan - Half Yearly Dividend Option	41.3076
Direct Plan - Yearly Dividend Option	41.2713
Regular Plan - Dividend Option	35.4117
Regular Plan - Growth Option	35.4155
Regular Plan - Half Yearly Dividend Option	35.4248
Regular Plan - Yearly Dividend Option	36.4252



Fund Size (as on December 31, 2024)

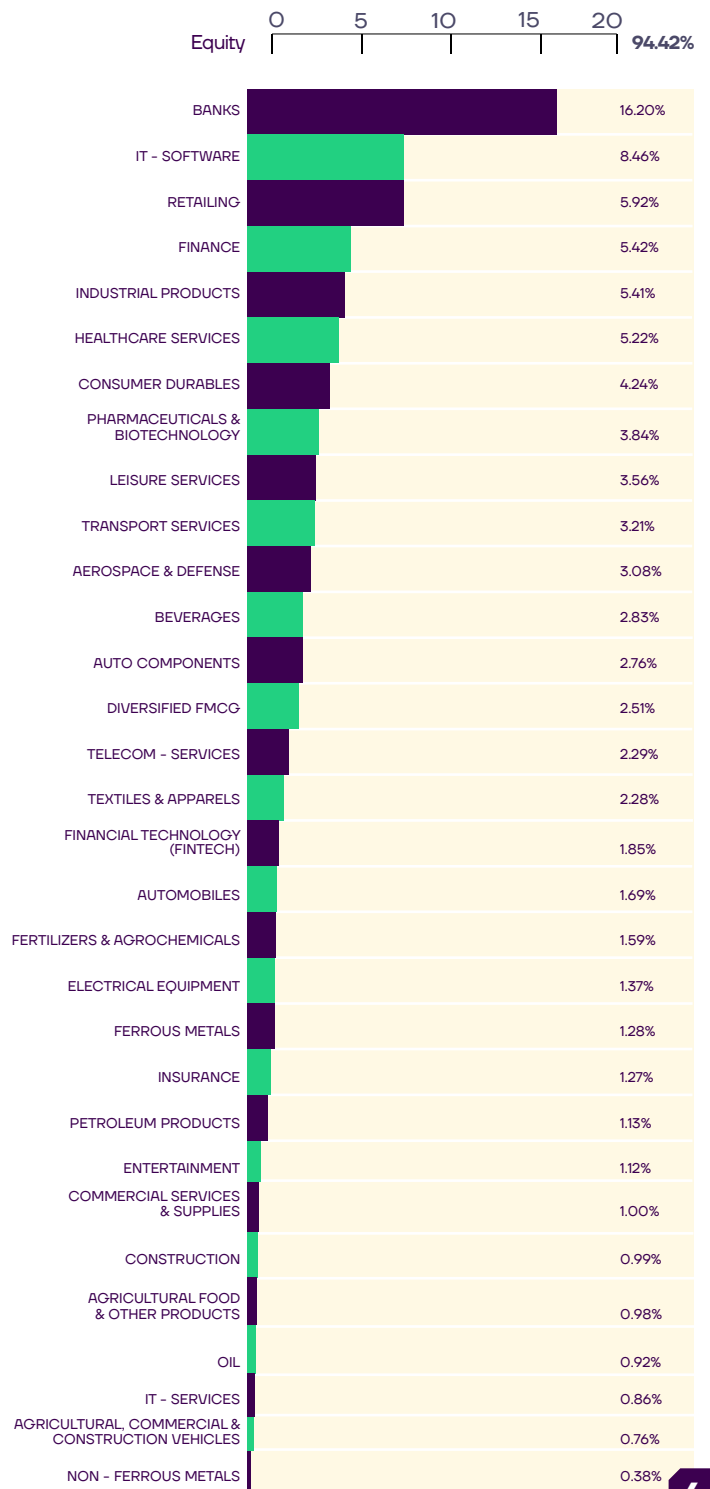
AUM: ₹ 318.67 Crs | **Monthly Average AUM:** ₹ 322.90 Crs



Risk Measures (as on December 31, 2024)

Std.Dev: 13.6875 | **Beta:** 0.9007 | **Sharpe Ratio:** 0.5733
Std.Dev Index: 14.0244

Industry Allocation Equity (%)



Portfolio Holdings as on 31 December, 2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* INFO EDGE (INDIA) LIMITED	RETAILING	94.42%	TIPS MUSIC LIMITED	ENTERTAINMENT	1.12%
* MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.83%	PDS LIMITED	TEXTILES & APPARELS	1.09%
* ICICI BANK LIMITED	BANKS	2.76%	REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	1.00%
* JUBILANT FOODWORKS LIMITED	BANKS	2.59%	USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.00%
* THE FEDERAL BANK LIMITED	LEISURE SERVICES	2.57%	BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	0.99%
* HDFC BANK LIMITED	BANKS	2.57%	IRB INFRASTRUCTURE DEVELOPERS LIMITED	CONSTRUCTION	0.99%
* INFOSYS LIMITED	BANKS	2.56%	TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	0.98%
* AUROBINDO PHARMA LIMITED	IT - SOFTWARE	2.48%	VIP INDUSTRIES LIMITED	CONSUMER DURABLES	0.98%
* APL APOLLO TUBES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.30%	UNO MINDA LIMITED	AUTO COMPONENTS	0.96%
* BHARTI AIRTEL LIMITED	INDUSTRIAL PRODUCTS	2.21%	OIL INDIA LIMITED	OIL	0.92%
STATE BANK OF INDIA	TELECOM - SERVICES	2.08%	SENCO GOLD LIMITED	CONSUMER DURABLES	0.89%
SHRIRAM FINANCE LIMITED	BANKS	2.07%	ASHOK LEYLAND LIMITED	AEROSPACE & DEFENSE	0.81%
AXIS BANK LIMITED	FINANCE	2.06%	ASHOK LEYLAND LIMITED	AGRICULTURAL COMMERCIAL & CONSTRUCTION VEHICLES	0.76%
DELHIIVERY LIMITED	BANKS	1.99%	HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	0.72%
PB FINTECH LIMITED	TRANSPORT SERVICES	1.85%	POONAWALLA FINCORP LIMITED	FINANCE	0.69%
APOLLO HOSPITALS ENTERPRISE LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	1.85%	BAJAJ FINANCE LIMITED	FINANCE	0.64%
TUBE INVESTMENTS OF INDIA LTD	HEALTHCARE SERVICES	1.83%	HEG LIMITED	INDUSTRIAL PRODUCTS	0.64%
ITC LIMITED	AUTO COMPONENTS	1.80%	TITAN COMPANY LIMITED	CONSUMER DURABLES	0.64%
VEDANT FASHIONS LIMITED	DIVERSIFIED FMCG	1.79%	INDEGENE LIMITED	HEALTHCARE SERVICES	0.63%
EUREKA FORBES LTD	RETAILING	1.78%	LIFE INSURANCE CORPORATION OF INDIA	INSURANCE	0.62%
BANDHAN BANK LIMITED	CONSUMER DURABLES	1.73%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.61%
TATA CONSULTANCY SERVICES LIMITED	BANKS	1.72%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.55%
MAHINDRA & MAHINDRA LIMITED	IT - SOFTWARE	1.72%	CYIENT LIMITED	IT - SERVICES	0.52%
BHARAT ELECTRONICS LIMITED	AUTOMOBILES	1.69%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.42%
CREDITACCESS GRAMEEN LIMITED	AEROSPACE & DEFENSE	1.66%	HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.38%
ASTRAL LIMITED	FINANCE	1.61%	MAX FINANCIAL SERVICES LIMITED	INSURANCE	0.35%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	INDUSTRIAL PRODUCTS	1.56%	TATA TECHNOLOGIES LIMITED	IT - SERVICES	0.34%
UPL LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.54%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	0.30%
VARUN BEVERAGES LIMITED	FERTILIZERS & AGROCHEMICALS	1.51%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.21%
PERSISTENT SYSTEMS LTD	BEVERAGES	1.44%	UPL LIMITED-RIGHTS	FERTILIZERS & AGROCHEMICALS	0.08%
INDUSIND BANK LIMITED	IT - SOFTWARE	1.42%	CERTIFICATE OF DEPOSITS		
RADICO KHAITAN LIMITED	BANKS	1.39%	SIDBI	CARE A1+	0.63%
BHARAT HEAVY ELECTRICALS LIMITED	BEVERAGES	1.39%	COMMERCIAL PAPERS		0.94%
INTERGLOBE AVIATION LIMITED	ELECTRICAL EQUIPMENT	1.37%	MOTILAL OSWAL FINANCIAL SERVICES	ICRA A1+	0.94%
BANK OF MAHARASHTRA	TRANSPORT SERVICES	1.36%	NON-CONVERTIBLE DEBENTURE / ZCB		1.10%
ZOMATO LIMITED	BANKS	1.31%	REC LIMITED	CRISIL AAA	1.10%
LLOYDS METALS AND ENERGY LIMITED	RETAILING	1.31%	GOVT SECURITIES / SDL		0.31%
PAGE INDUSTRIES LIMITED	FERROUS METALS	1.28%	6.89% GOI - 16-JAN-2025	SOVEREIGN	0.31%
KPIT TECHNOLOGIES LIMITED	TEXTILES & APPARELS	1.19%	TREPS (including TBILL held as Collateral)/		
RATEGAIN TRAVEL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.15%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		2.60%
RELIANCE INDUSTRIES LIMITED	IT - SOFTWARE	1.14%	Total		100.00%
	PETROLEUM PRODUCTS	1.13%			

*Top 10 Holdings

Performance as on 31 December, 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 %	15.99%	18.51%	10.00%	18.22%	18.51%	10.00%
3 Years CAGR %	12.86%	18.03%	12.16%	15.04%	18.03%	12.16%
5 Years CAGR %	17.46%	22.17%	15.52%	19.78%	22.17%	15.52%
Since Inception CAGR %	14.95%	17.34%	14.44%	17.11%	17.34%	14.44%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	35416	42680	34017	41916	42680	34017
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	11613	11868	11009	11838	11868	11009
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14380	16450	14114	15229	16450	14114
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	22380	27248	20587	24685	27248	20587

*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 TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is TRIed to the Total Return variant of the Index. @- TRI@-Additional TRI.

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	108
Total Amount Invested (in ₹)	120000	360000	600000	1080000
Present Value (in ₹)	127891	466016	975612	2247443
Nifty Large Mid cap 250 TRI	125404	501934	1086160	2649578
Total No. Units	3611	13159	27548	63459
Yield (%)	12.41	17.48	19.52	15.69

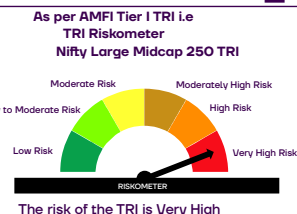
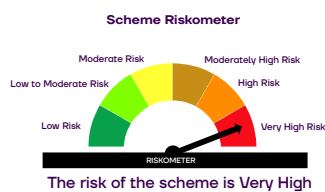
SIP date every 1st business day of the month

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.

[^] 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 periodic returns and capital appreciation over a long period of time, investing in equity related instruments. There is no assurance that the investment objective of the scheme will be achieved.



Fund Manager

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

Mr. Aditya Mulki manages 16 schemes of the concerned Mutual Fund

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

Mr. Ashutosh Shirwaikar manages 14 number of schemes of the concerned Mutual Fund

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

Mr. Tanmay Sethi manages 02 number of schemes of the concerned Mutual Fund



Scheme Details

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

Index: CRISIL Hybrid 35+65-Aggressive TRI

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

Load Structure: Exit Load : NIL

Asset Allocation Pattern: Equity 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: 2.28% | Direct Plan: 0.42%

Portfolio Turnover Ratio (Times): 0.71

- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13

Expense structure for Direct & Regular Plan may vary.



Net Asset Value (NAV)

as on December 31, 2024

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	22.3036
Direct Plan - Growth Option	22.3987
Direct Plan - Half Yearly Dividend Option	22.3042
Direct Plan - Monthly Dividend Option	22.3021
Direct Plan - Quarterly Dividend Option	22.3032
Direct Plan - Yearly Dividend Option	22.3074
Regular Plan - Dividend Option	19.8666
Regular Plan - Growth Option	19.8656
Regular Plan - Half Yearly Dividend Option	19.8778
Regular Plan - Monthly Dividend Option	19.8650
Regular Plan - Quarterly Dividend Option	19.8656
Regular Plan - Yearly Dividend Option	19.8631



Fund Size

(as on December 31, 2024)
AUM: ₹ 120.41 Crs | Monthly Average AUM: ₹ 127.95 Crs

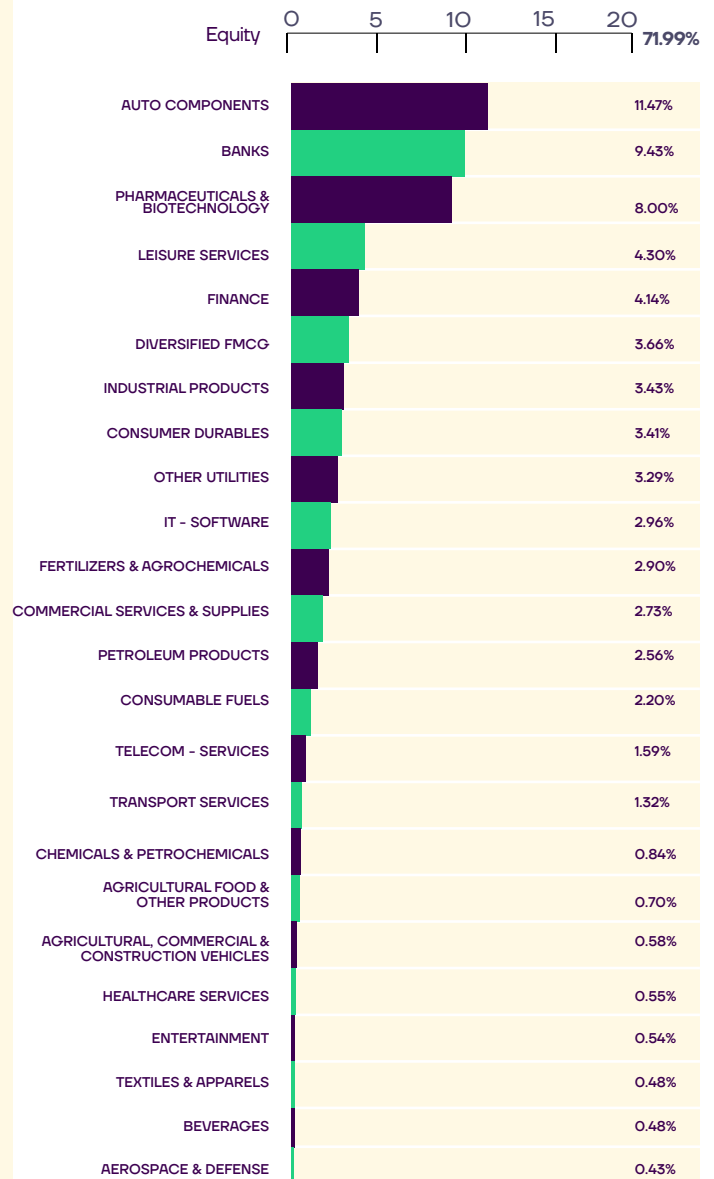
Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	10.78%
Below_1_Year	0.75%
Above_1_Year	6.83%
Alternative Investment Fund Units	0.08%
Cash & Cash Equivalent	5.05%

Debt Quants

Portfolio Yield	7.20
Avg Mat. (yrs)	0.40
Macaulay Duration	0.38
Modified Duration	0.36

Industry Allocation Equity (%)



Risk Measures

(as on December 31, 2024)

Std.Dev: 9.5580 | Beta: 1.0082 | Sharpe Ratio: 0.6570

Std.Dev Index: 8.6498

Portfolio Holdings as on 31 December, 2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES		71.99%	INDEGENE LIMITED	HEALTHCARE SERVICES	0.55%
* BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	4.22%	TIPS MUSIC LIMITED	ENTERTAINMENT	0.54%
* USHA MARTIN LTD	INDUSTRIAL PRODUCTS	3.43%	SAFARI INDUSTRIES (INDIA) LIMITED	CONSUMER DURABLES	0.52%
* EMS LIMITED	OTHER UTILITIES	3.29%	PDS LIMITED	TEXTILES & APPARELS	0.48%
* LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	3.01%	VARUN BEVERAGES LIMITED	BEVERAGES	0.48%
* UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.77%	VIP INDUSTRIES LIMITED	CONSUMER DURABLES	0.48%
* REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	2.73%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.43%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	2.56%	CAPLIN POINT LABORATORIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.27%
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.51%	UPL LIMITED-RIGHTS	FERTILIZERS & AGROCHEMICALS	0.13%
HDFC BANK LIMITED	BANKS	2.48%	JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.08%
SESCO GOLD LIMITED	CONSUMER DURABLES	2.41%	CERTIFICATE OF DEPOSITS		5.76%
AXIS BANK LIMITED	BANKS	2.40%	* ICICI BANK LIMITED	ICRA A1+	3.70%
INDUSIND BANK LIMITED	BANKS	2.31%	SIDBI	CARE A1+	1.24%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.30%	PUNJAB NATIONAL BANK	IND A1+	0.82%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.28%	COMMERCIAL PAPERS		1.66%
ICICI BANK LIMITED	BANKS	2.24%	TIME TECHNOPLAST LIMITED	ICRA A1+	1.66%
COAL INDIA LIMITED	CONSUMABLE FUELS	2.20%	NON-CONVERTIBLE DEBENTURE / ZCB		8.83%
MM FORGINGS LIMITED	AUTO COMPONENTS	2.20%	* MUTHOOT FINANCE LIMITED	CRISIL AA+	4.80%
GLENMARK LIFE SCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.09%	HDFC BANK LIMITED	CRISIL AAA	2.03%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	2.09%	REC LIMITED	CRISIL AAA	1.25%
SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	2.00%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	0.75%
GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.75%	TREASURY BILLS		6.63%
INFOSYS LIMITED	IT - SOFTWARE	1.73%	* 364 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	6.63%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	1.59%	Alternative Investment Fund Units		0.08%
ITC LIMITED	DIVERSIFIED FMCG	1.57%	SBI FUNDS MANAGEMENT PVT LMTD		0.08%
FIEM INDUSTRIES LTD	AUTO COMPONENTS	1.50%	TREPS (including TBILL held as Collateral)/		
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.32%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		5.05%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.23%	Total		100.00%
SHRIRAM FINANCE LIMITED	FINANCE	1.03%	*Top 10 Holdings		
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	1.01%			
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.85%			
SRF LIMITED	CHEMICALS & PETROCHEMICALS	0.84%			
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.81%			
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	0.70%			
ASHOK LEYLAND LIMITED VEHICLES	AGRICULTURAL, COMMERCIAL & CONSTRUCTION	0.58%			

Performance as on 31 December, 2024

Period	Navi Aggressive Hybrid Fund - Regular Growth	CRISIL Hybrid 35+65- Aggressive TRI ¹ @	NIFTY 50 TRI ¹ @	Navi Aggressive Hybrid Fund - Direct Growth	CRISIL Hybrid 35+65- Aggressive TRI ¹ @	NIFTY 50 TRI ¹ @
1 Year CAGR %	12.88%	12.69%	10.00%	14.99%	12.69%	10.00%
3 Years CAGR %	11.69%	11.85%	12.16%	13.78%	11.85%	12.16%
5 Years CAGR %	12.36%	14.59%	15.52%	14.43%	14.59%	15.52%
Since Inception CAGR %	10.83%	12.83%	13.92%	12.84%	12.83%	13.92%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	19866	22384	23878	22399	22384	23878
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	11299	11280	11009	11512	11280	11009
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	13938	13996	14114	14735	13996	14114
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	17917	19773	20587	19635	19773	20587

*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 TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is TRIed to the Total Return variant of the Index. @- TRI @@-Additional TRI.

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	80
Total Amount Invested (in ₹)	120000	360000	600000	800000
Present Value (in ₹)	125003	448571	868903	1257697
Total No. Units	6292	22580	43739	63310
Yield (%)	7.81	14.80	14.79	13.36

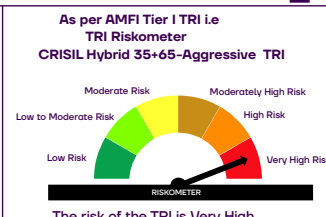
SIP date every 1st business day of the month

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.

[^] 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 the benefit of income tax deduction (under Section 80 C of the Income Tax Act, 1961) on their investments. Specified Investors in the Scheme are entitled to deductions of the amount invested in Units of the Scheme, subject to a maximum of ₹1,50,000/- under and in terms of Section 80 C (2) (xiii) of the Income Tax Act, 1961. Investment in this scheme would be subject to statutory lock-in period of 3 years from the date of allotment to be eligible for income tax benefit under section 80 C. There is no assurance that the investment objective of the Scheme will be achieved.



Fund Manager

Mr. Aditya Mulki is managing this fund w.e.f. 11th March, 2022.
 Mr. Aditya Mulki manages 16 schemes of the concerned Mutual Fund
Mr. Ashutosh Shirwaikar as a co fund manager is managing this fund w.e.f. 01st August, 2023
 Mr. Ashutosh Shirwaikar manages 14 number of schemes of the concerned Mutual Fund.



Scheme Details

Inception Date (Date of Allotment): 30th December, 2015
Index: Nifty 500 TRI
Minimum Application Amount: ₹ 500/- and in multiples of ₹ 500/- thereafter
Load Structure: 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: 2.29% | Direct Plan: 0.39%
Portfolio Turnover Ratio (Times): 0.30
 # - Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13



Net Asset Value (NAV)

as on December 31, 2024

Scheme	NAV (in ₹)
Direct Plan - Dividend Option	32.9502
Direct Plan - Growth Option	33.3607
Regular Plan - Dividend Option	28.4311
Regular Plan - Growth Option	28.4338



Fund Size

(as on December 31, 2024)
AUM: ₹ 60.53 Crs | **Monthly Average AUM:** ₹ 62.14 Crs

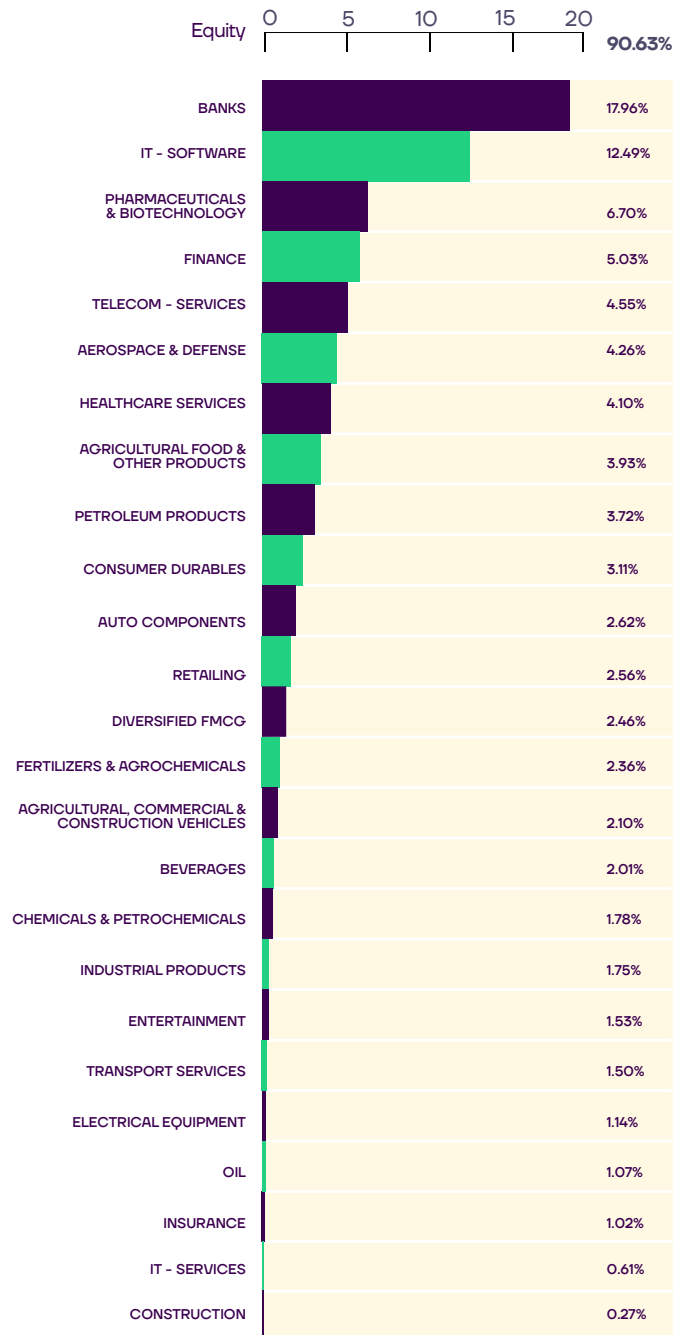


Risk Measures

(as on December 31, 2024)
Std.Dev: 13.0684 | **Beta:** 0.8996 | **Sharpe Ratio:** 0.4513
Std.Dev Index: 13.5732

Note: No inflows/ subscriptions are accepted (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 June 27, 2024.

Industry Allocation Equity (%)



Portfolio Holdings as on 31 December, 2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* HDFC BANK LIMITED	BANKS	6.30%	SENCO GOLD LIMITED	CONSUMER DURABLES	1.24%
* PERSISTENT SYSTEMS LTD	IT - SOFTWARE	4.69%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	1.21%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	4.20%	BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.14%
* MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	4.10%	INDUSIND BANK LIMITED	BANKS	1.11%
* INFOSYS LIMITED	IT - SOFTWARE	4.04%	ASTRAL LIMITED	INDUSTRIAL PRODUCTS	1.09%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.72%	OIL INDIA LIMITED	OIL	1.07%
* HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	3.45%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	1.02%
* SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	3.27%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.85%
* ICICI BANK LIMITED	BANKS	2.88%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.81%
* STATE BANK OF INDIA	BANKS	2.76%	APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	0.66%
VEDANT FASHIONS LIMITED	RETAILING	2.56%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.63%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.55%	CYIENT LIMITED	IT - SERVICES	0.61%
THE FEDERAL BANK LIMITED	BANKS	2.54%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.35%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	2.46%	SATHLOKHAR SYNERGYS E&C GLOBAL LIMITED	CONSTRUCTION	0.27%
AXIS BANK LIMITED	BANKS	2.37%	UPL LIMITED-RIGHTS	FERTILIZERS & AGROCHEMICALS	0.13%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.23%	TREPS (including TBILL held as Collateral)/		
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.19%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.10%	Total		
UNITED SPIRITS LIMITED	BEVERAGES	2.01%	100.00%		
EUREKA FORBES LTD	CONSUMER DURABLES	1.87%	*Top 10 Holdings		
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.79%			
DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	1.78%			
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.77%			
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.76%			
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.74%			
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.64%			
SAREGAMA INDIA LIMITED	ENTERTAINMENT	1.53%			
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.50%			
SHRIRAM FINANCE LIMITED	FINANCE	1.34%			
POONAWALLA FINCORP LIMITED	FINANCE	1.30%			

Performance as on 31 December, 2024

Period	Navi ELSS Tax Saver Fund - Regular Growth	NIFTY 500 TRI*@	NIFTY 50 TRI*@	Navi ELSS Tax Saver Fund - Direct Growth	NIFTY 500 TRI*@	NIFTY 50 TRI*@
1 Year CAGR %	11.67%	16.10%	10.00%	13.80%	16.10%	10.00%
3 Years CAGR %	10.78%	15.41%	12.16%	12.92%	15.41%	12.16%
5 Years CAGR %	13.79%	18.97%	15.52%	15.95%	18.97%	15.52%
Since Inception CAGR %	12.30%	15.64%	14.34%	14.31%	15.64%	14.34%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	28434	37037	33453	33361	37037	33453
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	11177	11624	11009	11392	11624	11009
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	13600	15379	14114	14405	15379	14114
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	19094	23859	20587	20974	23859	20587

*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 TRIs prescribed are as per the applicable circular by SEBI. The performance of the Scheme is TRIed to the Total Return variant of the Index TRI. @ - TRI @ - Additional TRI.

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	108
Total Amount Invested (in ₹)	120000	360000	600000	1080000
Present Value (in ₹)	122437	450068	895409	1970915
Nifty 500 TRI	123952	479520	1006825	2401951
Total No. Units	4306	15829	31491	69316
Yield (%)	3.78	15.04	16.01	12.92

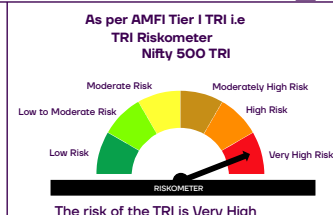
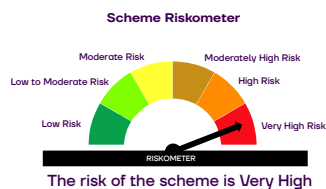
SIP date every 1st business day of the month

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
- Investment in equity and equity related instruments.

[^] 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 commensurate with low risk through a portfolio of money market and debt securities. There is no assurance that the investment objective of the scheme will be achieved.



Fund Manager

Mr. Tanmay Sethi is managing this fund w.e.f. 1st February, 2024. Mr. Tanmay Sethi manages 02 number of schemes of the concerned Mutual Fund



Scheme Details

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

Index: CRISIL Liquid Debt A-1 TRI

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

Load Structure:

Exit Load :

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	NIL

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%
- Above TER includes additional expenses but excludes GST. For TER inclusive of GST please refer to page no. 13



Net Asset Value (NAV)

as on December 31 2024

Scheme	NAV (in ₹)
Direct Plan - Daily Dividend Option -----	10.0129
Direct Plan - Growth Option -----	27.7417
Direct Plan - Monthly Dividend Option -----	10.0219
Direct Plan - Weekly Dividend Option -----	10.0076
Regular Plan - Daily Dividend Option -----	10.0129
Regular Plan - Growth Option -----	27.5036
Regular Plan - Monthly Dividend Option -----	10.0217
Regular Plan - Weekly Dividend Option -----	10.0079
Unclm Red Div < 3 Yrs -----	27.4388
Unclm Red Div > 3 Yrs -----	10.0000



Fund Size (as on December 31, 2024)

AUM: ₹ 72.88 Crs | **Monthly Average AUM:** ₹ 72.03 Crs



Risk Measures

(as on December 31, 2024)

Std.Dev: 0.2913 | **Beta:** 0.7511 | **Sharpe Ratio:** -3.4568

Std.Dev Index: 0.3716

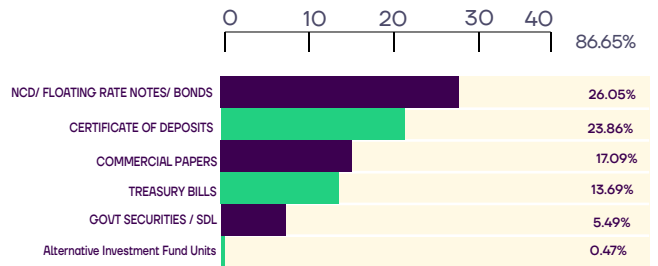
Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	75.32%
Below_90_Days	10.86%
Alternative Investment Fund Units	0.47%
Cash & Cash Equivalent	8.38%

Debt Quants

Portfolio Yield	7.12
Avg Mat. (yrs)	0.06
Macaulay Duration	0.06
Modified Duration	0.06

Industry Allocation Equity (%)



Performance as on 31 December, 2024

Period	Navi Liquid Fund - Regular Growth	Crisil Liquid Fund A-1 TRI* [@]	1 YR GOVT T-BILL* [@]	Navi Liquid Fund - Direct Growth	Crisil Liquid Fund A-1 TRI* [@]	1 YR GOVT T-BILL* [@]
1 Year CAGR %	6.92%	7.28%	7.43%	6.98%	7.28%	7.43%
3 Years CAGR %	6.27%	6.46%	6.16%	6.31%	6.46%	6.16%
5 Years CAGR %	5.16%	5.41%	5.57%	5.21%	5.41%	5.57%
Since Inception CAGR %	7.04%	6.89%	6.38%	6.82%	6.75%	6.49%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	27504	26931	25088	22077	21917	21282
Current Value of investment if ₹10000/- was invested 1 Year Ago	10694	10730	10745	10700	10730	10745
Current Value of investment if ₹10000/- was invested 3 Years Ago	12002	12068	11967	12018	12068	11967
Current Value of investment if ₹10000/- was invested 5 Years Ago	12864	13019	13115	12894	13019	13115

*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 TRIs prescribed are as per the applicable circular by SEBI. @- TRI @- Additional TRI.

Portfolio Holdings as on 31 December, 2024

Portfolio Holdings	Rating	% of Net Assets
CERTIFICATE OF DEPOSITS		23.86%
* KOTAK MAHINDRA BANK LIMITED	CRISIL A1+	6.84%
* SIDBI	CARE A1+	6.16%
ICICI BANK LIMITED	ICRA A1+	5.43%
PUNJAB NATIONAL BANK	IND A1+	5.43%
COMMERCIAL PAPERS		17.09%
* TIME TECHNOPLAST LIMITED	ICRA A1+	6.86%
* MOTILAL OSWAL FINANCIAL SERVICES	ICRA A1+	6.14%
LARSEN & TOUBRO LIMITED	CRISIL A1+	4.09%
NON-CONVERTIBLE DEBENTURE / ZCB		26.05%
* NATIONAL HOUSING BANK	CRISIL AAA	6.86%
* REC LIMITED	CRISIL AAA	6.86%
* NABARD	CRISIL AAA	6.85%
HDFC BANK LIMITED	CRISIL AAA	5.48%
TREASURY BILLS		13.69%
* 182 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	6.85%
* 364 DAYS TREASURY BILL 16-JAN-2025	SOVEREIGN	6.84%
Alternative Investment Fund Units		0.47%
SBI FUNDS MANAGEMENT PVT LMTD		0.47%
GOVT SECURITIES / SDL		5.49%
* 6.89% GOI - 16-JAN-2025	SOVEREIGN	5.49%
TREPS (including TBILL held as Collateral)/ Reverse Repo/Net Current Assets/Cash/Cash Equivalent		13.35%
Total		100.00%

*Top 10 Holdings

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	178
Total Amount Invested (in ₹)	120000	360000	600000	1780000
Present Value (in ₹)	124452	398575	696847	2948202
ICRA Liquid Index	124834	402141	705249	3001585
Total No. Units	4525	14492	25337	107193
Yield (%)	6.93	6.71	5.92	6.48

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.

Potential Risk Class (PRC) Matrix- Class B-1

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		Class B-1	
Moderate (Class II)			
Relatively High (Class III)			

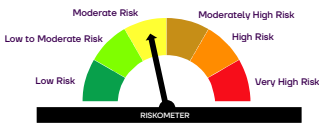
Relatively Low interest rate risk and moderate Credit Risk

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

- Income over short term.
- Investments in debt and money market instruments


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

Scheme Riskometer



The risk of the scheme is Moderate

As per AMFI Tier I TRI i.e. TRI Riskometer CRISIL Liquid Debt A-I TRI



The risk of the TRI is Low to Moderate

NAVI LIQUID FUND				
Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
REGULAR PLAN MONTHLY DIVIDEND	27-Dec-24	0.05022	0.05022	10.0628
DIRECT MONTHLY DIVIDEND	27-Dec-24	0.05063	0.05063	10.0632
REGULAR PLAN MONTHLY DIVIDEND	29-Nov-24	0.06442	0.06442	10.0770
DIRECT MONTHLY DIVIDEND	29-Nov-24	0.06491	0.06491	10.0775
REGULAR PLAN MONTHLY DIVIDEND	25-Oct-24	0.05175	0.05175	10.0644
DIRECT MONTHLY DIVIDEND	25-Oct-24	0.05214	0.05214	10.0647
REGULAR PLAN MONTHLY DIVIDEND	27-Sep-24	0.05158	0.05158	10.0642
DIRECT MONTHLY DIVIDEND	27-Sep-24	0.05197	0.05197	10.0646
REGULAR PLAN MONTHLY DIVIDEND	30-Aug-24	0.06450	0.06450	10.0771
DIRECT MONTHLY DIVIDEND	30-Aug-24	0.06500	0.06500	10.0776
REGULAR PLAN MONTHLY DIVIDEND	26-Jul-24	0.05130	0.05130	10.0639
DIRECT MONTHLY DIVIDEND	26-Jul-24	0.05170	0.05170	10.0643
REGULAR PLAN MONTHLY DIVIDEND	28-Jun-24	0.05057	0.05057	10.0632
DIRECT MONTHLY DIVIDEND	28-Jun-24	0.05095	0.05095	10.0636
REGULAR PLAN MONTHLY DIVIDEND	31-May-24	0.06366	0.06366	10.0763
DIRECT MONTHLY DIVIDEND	31-May-24	0.06414	0.06414	10.0767
REGULAR PLAN MONTHLY DIVIDEND	26-Apr-24	0.05405	0.05405	10.0667
DIRECT MONTHLY DIVIDEND	26-Apr-24	0.05451	0.05451	10.0671
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

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 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 December 31, 2024
NavI 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 Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹10 Weekly-₹10 Fortnightly-₹10 Monthly-₹10 Quarterly-₹10 Half Yearly-₹10	Daily-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 Daily, Weekly, Fortnightly alternate every wednesday/	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, Weekly, Fortnightly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.29% Dir - 0.43%	₹ 260.37 Crs	
NavI Large & Midcap Fund An open-ended equity scheme investing in both large 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 Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹10 Weekly-₹10 Fortnightly-₹10 Monthly-₹10 Quarterly-₹10 Half Yearly-₹10	Daily-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 Daily, Weekly, Fortnightly alternate every wednesday/	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, Weekly, Fortnightly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.26% Dir - 0.35%	₹ 318.67 Crs	
NavI 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 Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹10 Weekly-₹10 Fortnightly-₹10 Monthly-₹10 Quarterly-₹10 Half Yearly-₹10	Daily-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 Daily, Weekly, Fortnightly alternate every wednesday/	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, Weekly, Fortnightly & Monthly ₹ 10 each	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.28% Dir - 0.42%	₹ 120.41 Crs	
NavI Ess Tax Saver Fund An open-ended equity linked saving scheme with a statutory lock in of 3 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 Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹500 Weekly-₹500 Fortnightly-₹500 Monthly-₹500 Quarterly-₹500 Half Yearly-₹2000	Daily-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 Daily, Weekly, Fortnightly alternate every wednesday/	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, Weekly, Fortnightly & Monthly ₹ 500	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.29% Dir - 0.39%	₹ 60.53 Crs	
NavI 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 Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹10 Weekly-₹10 Fortnightly-₹10 Monthly-₹10 Quarterly-₹10 Half Yearly-₹10	Daily-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 Daily, Weekly, Fortnightly alternate every wednesday/	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, Weekly, Fortnightly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 0.20% Dir - 0.15%	₹ 72.88 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. *endeavours 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, NavI AMC Limited, its subsidiaries / affiliates / sponsors / trustees (NavI 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 conflicting with this publication, shall not make or render (NavI Trustee Limited) liable in any manner whatsoever (NavI 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 of any decision, acting or omitting to act, on the basis of the information contained herein.

Trustee: NavI Trustee Limited, Investment Manager: NavI AMC Limited (the AMC).

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

Mr. Aditya Mulki

Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%
Navi Nifty Next 50 Index Fund - Direct Growth	17.45	17.85	27.51	28.11	-	-	-	-
Navi Nifty India Manufacturing Index Fund - Direct Growth	24.45	25.42	24.96	25.75	-	-	-	-
Navi Nifty Midcap 150 Index fund - Direct Growth	27.92	28.66	23.72	24.24	-	-	-	-
Navi Nifty Bank Index Fund - Direct Growth	10.29	10.73	5.96	6.20	-	-	-	-
Navi BSE Sensex Index Fund-Direct Growth	14.80	15.12	9.18	9.41	-	-	-	-
Navi ELSS Tax Saver Nifty 50 Index Fund	21.43	21.34	9.65	10.00	-	-	-	-

Mr. Ashutosh Shirwaikar

Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%
Navi Nifty Next 50 Index Fund - Direct Growth	17.45	17.85	27.51	28.11	-	-	-	-
Navi Nifty India Manufacturing Index Fund - Direct Growth	24.45	25.42	24.96	25.75	-	-	-	-
Navi Nifty Midcap 150 Index fund - Direct Growth	27.92	28.66	23.72	24.24	-	-	-	-
Navi Nifty Bank Index Fund - Direct Growth	10.29	10.73	5.96	6.20	-	-	-	-
Navi BSE Sensex Index Fund-Direct Growth	14.80	15.12	9.18	9.41	-	-	-	-
Navi ELSS Tax Saver Nifty 50 Index Fund	21.43	21.34	9.65	10.00	-	-	-	-

Mr. Tanmay Sethi

Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%	Scheme return %	TRI Return%
Navi Aggressive Hybrid Fund - Direct Growth	14.31	15.64	14.99	12.69	13.78	11.85	14.43	14.59
Navi Flexi Cap Fund	15.61	15.77	13.35	16.10	13.72	15.41	17.17	18.97
Navi Liquid Fund - Direct Growth	6.82	6.75	6.98	7.28	6.31	6.46	5.21	5.41

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

Note:

- Mr. Aditya Mulki manages 16 number of schemes of the concerned Mutual Fund.
 - Mr. Ashutosh Shirwaikar manages 14 number of schemes of the concerned Mutual Fund.
 - Mr. Tanmay Sethi manages 02 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 camscba@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 camscbn@camsonline.com . Office No.103, 1st Floor, United City Centre, M.G.Road, Panaji Goa, Goa-403001 camscgoa@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 camscj@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, 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 . 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, Alkapuri, 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 camsvvsk@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 camscraj@camsonline.com . 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttar Pradesh-211001 camscall@camsonline.com . 256A, Scheme No.1, Arya Nagar, Alwar, Rajasthan, 301001 camscalw@camsonline.com . 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaraoti, Maharashtra, 444601 camsama@camsonline.com . 3rd Floor, Bearing Unit No-315, Mukut House, Amritsar-143001 camsam@camsonline.com . 101, A.P. Tower, B/H, Sardar Gunj, Next to Nathwani Chambers, AnandGujarat, 388001 camsan@camsonline.com . Block - G 1st Floor, P C Chatterjee Market Complex Rambhandra Talab Po, Ushagram Anasol Westbengal Pin No 713503 camsaan@camsonline.com . 2nd Floor, Block No.D-21-D-22, Motiwalda Trade Centre, Nirala Ground, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 camsaar@camsonline.com . Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 camselb@camsonline.com . Kolkata Temple Street, Bazar, Behind SBI BAZAR Branch, Berhampur-760002 camsbpr@camsonline.com . 305-306, Sterling Point, Waghowah Road, Opp. HDFC Bank, Bhavnagar Gujarat, 364002 camshbn@camsonline.com . 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar West, Behind IDBI Bank, Nehru Nagar, Bhubaneswar, Odisha-751002 camsbho@camsonline.com . C/o Kodwani Associates Shope No 211-213 2nd Floor Andra Prasth Tower sram Ji Sabji Mandi Near Mukerjee Garden Bhihwar-311001 (Rajasthan) camshbr@camsonline.com . Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh, 462011 camshbp@camsonline.com . Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 camsbkr@camsonline.com . 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