

Factsheet

November 2024

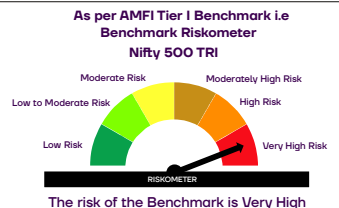
NAVI FLEXI CAP FUND



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



*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 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 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 (earlier known as Navi Regular Savings Fund)	Conservative Hybrid Fund
7	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 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. 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

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% to 10%

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

Portfolio Turnover Ratio (Times): 0.77

- 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 November 29, 2024 (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	25.8262
Direct Plan - Growth Option	26.0534
Direct Plan - Half Yearly Dividend Option	25.8592
Direct Plan - Monthly Dividend Option	25.8535
Direct Plan - Quarterly Dividend Option	25.8788
Direct Plan - Yearly Dividend Option	25.8584
Regular Plan - Dividend Option	22.9467
Regular Plan - Growth Option	22.9434
Regular Plan - Half Yearly Dividend Option	22.9469
Regular Plan - Monthly Dividend Option	22.9523
Regular Plan - Quarterly Dividend Option	22.9408
Regular Plan - Yearly Dividend Option	22.9440



Fund Size

(as on November 29, 2024)

AUM: ₹ 266.14 Crs | **Monthly Average AUM:** ₹ 263.56 Crs



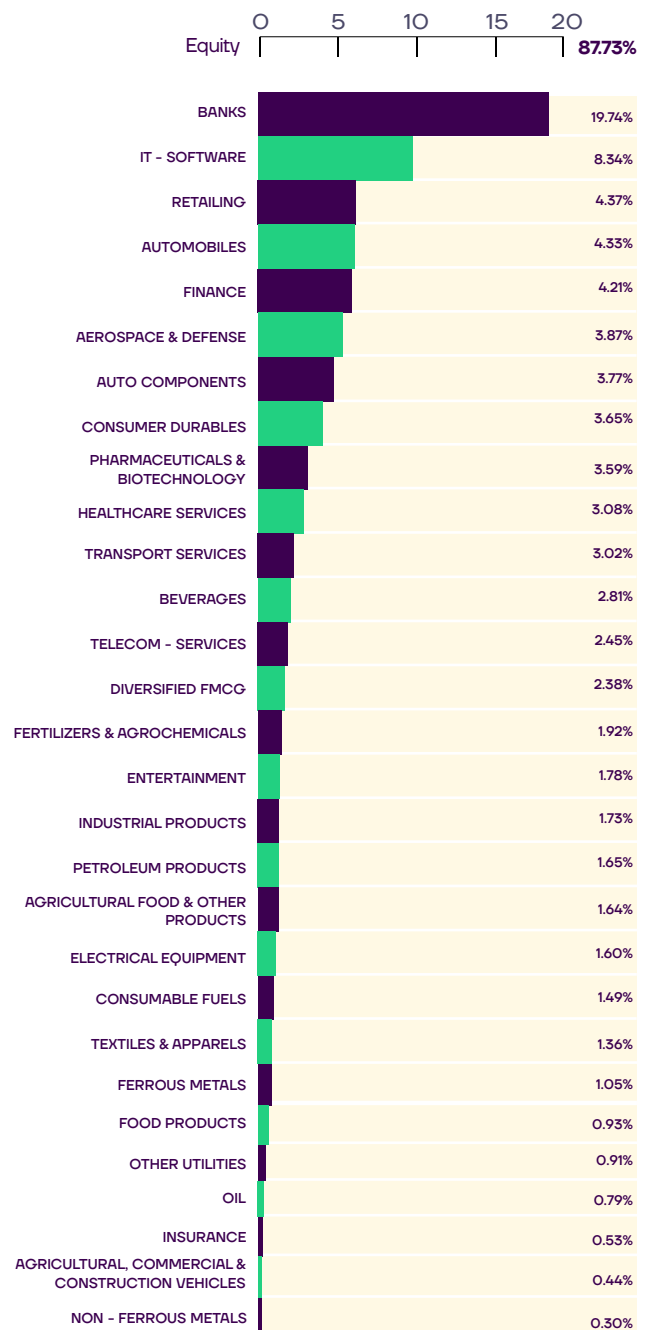
Risk Measures

(as on November 29, 2024)

Std.Dev: 13.0368 | **Beta:** 0.9091 | **Sharpe Ratio:** 0.6377

Std.Dev Benchmark: 13.3780

Industry Allocation Equity (%)



Portfolio Holdings as on 29 November,2024

Portfolio Holdings	Sector/Rating	% of Net Assets	Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES		87.73%	AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.19%
*ICICI BANK LIMITED	BANKS	2.98%	GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.08%
*INFOSYS LIMITED	IT - SOFTWARE	2.72%	USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.07%
*BHARAT ELECTRONICS LIMITED	AEROSPACE & DEFENSE	2.66%	LLOYDS METALS AND ENERGY LIMITED	FERROUS METALS	1.05%
*THE FEDERAL BANK LIMITED	BANKS	2.53%	TITAN COMPANY LIMITED	CONSUMER DURABLES	1.04%
*STATE BANK OF INDIA	BANKS	2.50%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.94%
*AXIS BANK LIMITED	BANKS	2.39%	BRITANNIA INDUSTRIES LIMITED	FOOD PRODUCTS	0.93%
*ITC LIMITED	DIVERSIFIED FMCG	2.38%	POONAWALLA FINCORP LIMITED	FINANCE	0.93%
*VEDANT FASHIONS LIMITED	RETAILING	2.37%	EMS LIMITED	OTHER UTILITIES	0.91%
*APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	2.31%	CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.86%
*HDFC BANK LIMITED	BANKS	2.26%	OIL INDIA LIMITED	OIL	0.79%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.20%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.78%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.17%	INDEGENE LIMITED	HEALTHCARE SERVICES	0.77%
INDUSIND BANK LIMITED	BANKS	2.02%	VIP INDUSTRIES LIMITED	CONSUMER DURABLES	0.77%
ZOMATO LIMITED	RETAILING	2.00%	HEG LIMITED	INDUSTRIAL PRODUCTS	0.66%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.92%	BANDHAN BANK LIMITED	BANKS	0.64%
BANK OF BARODA	BANKS	1.85%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.60%
EUREKA FORBES LTD	CONSUMER DURABLES	1.84%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	0.53%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	1.84%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.51%
TIPS MUSIC LIMITED	ENTERTAINMENT	1.78%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION	
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.75%		VEHICLES	0.44%
DELHIVERY LIMITED	TRANSPORT SERVICES	1.70%	BHARAT DYNAMICS LIMITED	AEROSPACE & DEFENSE	0.43%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.67%	HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.30%
RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	1.65%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.25%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.64%	CERTIFICATE OF DEPOSITS		2.61%
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.60%	KOTAK MAHINDRA BANK LIMITED	CRISIL A1+	1.86%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.54%	SIDBI	CARE A1+	0.75%
VARUN BEVERAGES LIMITED	BEVERAGES	1.52%	COMMERCIAL PAPERS		2.05%
COAL INDIA LIMITED	CONSUMABLE FUELS	1.49%	TIME TECHNOPLAST LIMITED	ICRA A1+	1.12%
PDS LIMITED	TEXTILES & APPARELS	1.36%	MOTILAL OSWAL FINANCIAL SERVICES	ICRA A1+	0.93%
SHRIRAM FINANCE LIMITED	FINANCE	1.36%	NON-CONVERTIBLE DEBENTURE / ZCB		1.07%
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.32%	BAJAJ FINANCE LIMITED	CRISIL AAA	0.75%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.32%	MUTHOOT FINANCE LIMITED	CRISIL AA+	0.21%
BANK OF MAHARASHTRA	BANKS	1.29%	HDFC BANK LIMITED	CRISIL AAA	0.11%
RADICO KHAITAN LIMITED	BEVERAGES	1.29%	TREPS (including TBILL held as Collateral)/		
CITY UNION BANK LIMITED	BANKS	1.28%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		6.54%
RATEOAIN TRAVEL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.27%	Total		100.00%
HERO MOTOCORP LIMITED	AUTOMOBILES	1.25%			
TATA MOTORS LIMITED	AUTOMOBILES	1.24%			

*Top 10 Holdings

Performance as on 29 November,2024

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 %	19.24%	27.29%	21.27%	21.47%	27.29%	21.27%
3 Years CAGR %	13.80%	16.89%	13.76%	15.99%	16.89%	13.76%
5 Years CAGR %	15.53%	19.44%	16.21%	17.77%	19.44%	16.21%
Since Inception CAGR %	13.86%	16.25%	14.66%	16.15%	16.25%	14.66%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	22943	26202	23997	26053	26202	23997
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	11924	12729	12127	12147	12729	12127
Current Value of investment if ₹ 10000/- was invested 3 Years Ago	14739	15969	14723	15603	15969	14723
Current Value of investment if ₹ 10000/- was invested 5 Years Ago	20600	24337	21208	22673	24337	21208

*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. @ - 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	77
Total Amount Invested (in RS.)	120000	360000	600000	770000
Present Value (in RS.)	127135	465295	947352	1320522
Nifty 500 TRI	128380	492056	1035216	1465539
Total No. Units	5541	20280	41291	57556
Yield (%)	11.28	17.42	18.34	16.74

SIP date every 1st business day of the month

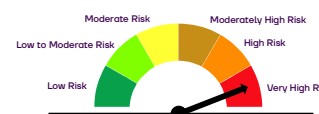
SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is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


^ 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 Benchmark i.e Benchmark Riskometer Nifty 500 TRI



The risk of the Benchmark 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
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%
 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: 2.25% | Direct Plan: 0.34%
Portfolio Turnover Ratio (Times): 0.82
 # - 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 November 29, 2024 (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	41.4575
Direct Plan - Growth Option	41.9637
Direct Plan - Half Yearly Dividend Option	41.3547
Direct Plan - Yearly Dividend Option	41.3184
Regular Plan - Dividend Option	35.5113
Regular Plan - Growth Option	35.5151
Regular Plan - Half Yearly Dividend Option	35.5244
Regular Plan - Yearly Dividend Option	36.5277



Fund Size

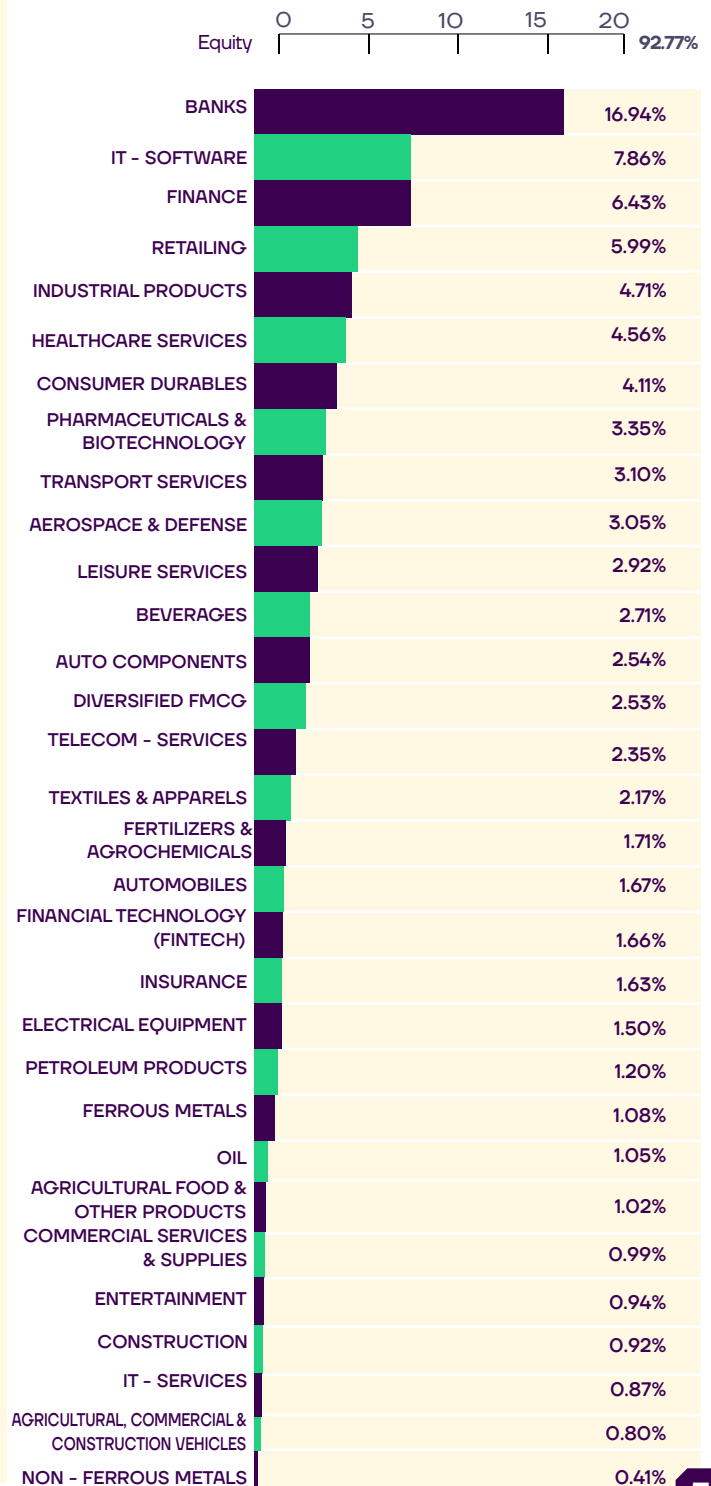
(as on November 29, 2024)
AUM: ₹ 318.75 Crs | **Monthly Average AUM:** ₹ 314.07 Crs



Risk Measures

(as on November 29, 2024)
Std.Dev: 13.6098 | **Beta:** 0.9053 | **Sharpe Ratio:** 0.6661
Std.Dev Benchmark: 13.8065

Industry Allocation Equity (%)



Portfolio Holdings as on 29 November,2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* THE FEDERAL BANK LIMITED	BANKS	2.71%	PDS LIMITED	TEXTILES & APPARELS	1.05%
* INFO EDGE (INDIA) LIMITED	RETAILING	2.69%	VIP INDUSTRIES LIMITED	CONSUMER DURABLES	1.05%
* ICICI BANK LIMITED	BANKS	2.63%	TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.02%
* HDFC BANK LIMITED	BANKS	2.60%	ASTRAL LIMITED	INDUSTRIAL PRODUCTS	1.01%
* INFOSYS LIMITED	IT - SOFTWARE	2.45%	USHA MARTIN LTD	INDUSTRIAL PRODUCTS	1.01%
* MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	2.40%	REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	0.99%
* JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	2.31%	UNO MINDA LIMITED	AUTO COMPONENTS	0.96%
* STATE BANK OF INDIA	BANKS	2.18%	TIPS MUSIC LIMITED	ENTERTAINMENT	0.94%
* SHRIRAM FINANCE LIMITED	FINANCE	2.15%	IRB INFRASTRUCTURE DEVELOPERS LIMITED	CONSTRUCTION	0.92%
* APL APOLLO TUBES LIMITED	INDUSTRIAL PRODUCTS	2.14%	BHARAT DYNAMICS LIMITED	AEROSPACE & DEFENSE	0.83%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	2.13%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION	
AKIS BANK LIMITED	BANKS	2.12%		VEHICLES	0.80%
VEDANT FASHIONS LIMITED	RETAILING	1.98%	HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	0.77%
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.90%	KPIT TECHNOLOGIES LIMITED	IT - SOFTWARE	0.69%
BANDHAN BANK LIMITED	BANKS	1.83%	LIFE INSURANCE CORPORATION OF INDIA	INSURANCE	0.68%
EUREKA FORBES LTD	CONSUMER DURABLES	1.82%	TITAN COMPANY LIMITED	CONSUMER DURABLES	0.64%
DELHIVERY LIMITED	TRANSPORT SERVICES	1.79%	BAJAJ FINANCE LIMITED	FINANCE	0.62%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.79%	BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	0.61%
ITC LIMITED	DIVERSIFIED FMCG	1.76%	SENCO GOLD LIMITED	CONSUMER DURABLES	0.60%
BHARAT ELECTRONICS LIMITED	AEROSPACE & DEFENSE	1.74%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	0.59%
APOLLO HOSPITALS ENTERPRISE LIMITED	HEALTHCARE SERVICES	1.71%	HEG LIMITED	INDUSTRIAL PRODUCTS	0.55%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	1.71%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.53%
MAHINDRA & MAHINDRA LIMITED	AUTOMOBILES	1.67%	CYIENT LIMITED	IT - SERVICES	0.52%
PB FINTECH LIMITED	FINANCIAL TECHNOLOGY (FINTECH)	1.66%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.48%
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.64%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.46%
TUBE INVESTMENTS OF INDIA LTD	AUTO COMPONENTS	1.58%	INDEGENE LIMITED	HEALTHCARE SERVICES	0.45%
POONAWALLA FINCORP LIMITED	FINANCE	1.56%	HINDALCO INDUSTRIES LIMITED	NON - FERROUS METALS	0.41%
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.50%	MAX FINANCIAL SERVICES LIMITED	INSURANCE	0.36%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.45%	TATA TECHNOLOGIES LIMITED	IT - SERVICES	0.35%
INDUSIND BANK LIMITED	BANKS	1.44%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.22%
BANK OF MAHARASHTRA	BANKS	1.43%	CERTIFICATE OF DEPOSITS		0.62%
VARUN BEVERAGES LIMITED	BEVERAGES	1.40%	SIDBI	CARE A+	0.62%
ZOMATO LIMITED	RETAILING	1.32%	COMMERCIAL PAPERS		0.93%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.31%	MOTILAL OSWAL FINANCIAL SERVICES	ICRA A+	0.93%
RADICO KHAITAN LIMITED	BEVERAGES	1.31%	GOVT SECURITIES / SDL		0.31%
PERSISTENT SYSTEMS LTD	IT - SOFTWARE	1.30%	6.89% GOI - 16-JAN-2025	SOVEREIGN	0.31%
RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	1.20%	TREPS (including TBILL held as Collateral)/		
PAGE INDUSTRIES LIMITED	TEXTILES & APPARELS	1.12%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		5.37%
RATEGAIN TRAVEL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.10%	Total		100.00%
LLOYDS METALS AND ENERGY LIMITED	FERROUS METALS	1.08%			
OIL INDIA LIMITED	OIL	1.05%			

*Top 10 Holdings

Performance as on 29 November,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 %	22.14%	28.54%	21.27%	24.49%	28.54%	21.27%
3 Years CAGR %	14.50%	19.22%	13.76%	16.71%	19.22%	13.76%
5 Years CAGR %	17.59%	22.39%	16.21%	19.90%	22.39%	16.21%
Since Inception CAGR %	15.15%	17.60%	14.86%	17.30%	17.60%	14.86%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	35515	42910	34717	41964	42910	34717
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12214	12854	12127	12449	12854	12127
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	15009	16947	14723	15898	16947	14723
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	22501	27497	21208	24806	27497	21208

*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. @- 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	108
Total Amount Invested (in RS.)	120000	360000	600000	1080000
Present Value (in RS.)	130473	472208	990962	2268699
Nifty Large Mid cap 250 TRI	128910	511508	1109663	2687392
Total No. Units	3674	13296	27903	63880
Yield (%)	16.68	18.47	20.19	15.96

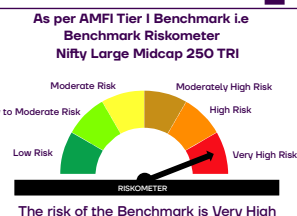
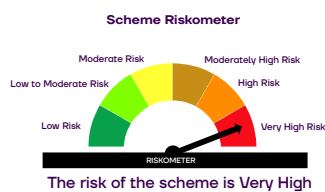
SIP date every 1st business day of the month

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 or 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

Benchmark: CRISIL Hybrid 35+65-Aggressive 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 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): 0.69

- 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 November 29, 2024 (Last Business Day Of The Month)

Scheme NAV (in Rs.)

Direct Plan - Dividend Option	22.4502
Direct Plan - Growth Option	22.5455
Direct Plan - Half Yearly Dividend Option	22.4508
Direct Plan - Monthly Dividend Option	22.4487
Direct Plan - Quarterly Dividend Option	22.4497
Direct Plan - Yearly Dividend Option	22.4540
Regular Plan - Dividend Option	20.0294
Regular Plan - Growth Option	20.0284
Regular Plan - Half Yearly Dividend Option	20.0407
Regular Plan - Monthly Dividend Option	20.0277
Regular Plan - Quarterly Dividend Option	20.0284
Regular Plan - Yearly Dividend Option	20.0259



Fund Size

(as on November 29, 2024)
AUM: ₹ 135.28 Crs | Monthly Average AUM: ₹ 122.16 Crs

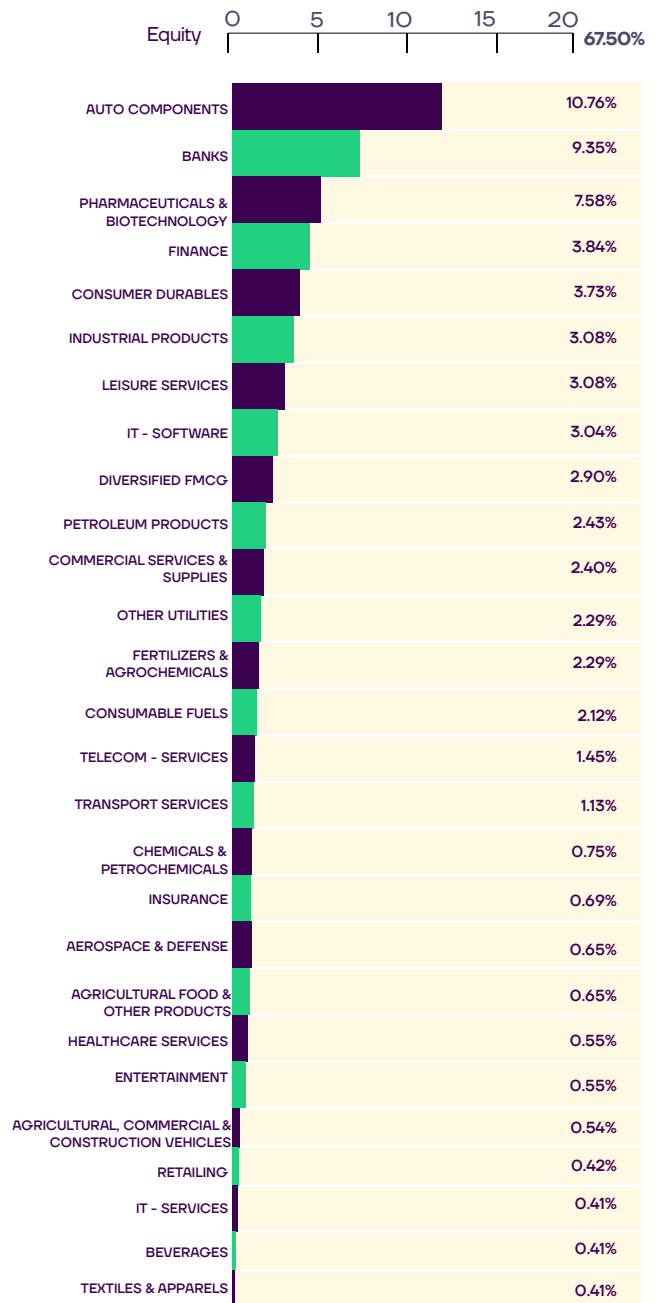
Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	20.24%
Below_1_Year	0.67%
Above_1_Year	6.06%
Alternative Investment Fund Units	0.07%
Cash & Cash Equivalent	5.46%

Debt Quants

Portfolio Yield	7.28
Avg Mat. (yrs)	0.35
Macaulay Duration	0.31
Modified Duration	0.31

Industry Allocation Equity (%)



Risk Measures

(as on November 29, 2024)

Std.Dev: 9.4781 | Beta: 1.0346 | Sharpe Ratio: 0.7961

Std.Dev Benchmark: 8.3987

Portfolio Holdings as on 29 November,2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES		67.50%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.65%
* ICICI BANK LIMITED	BANKS	3.17%	INDEGENE LIMITED	HEALTHCARE SERVICES	0.55%
* USHA MARTIN LTD	INDUSTRIAL PRODUCTS	3.08%	TIPS MUSIC LIMITED	ENTERTAINMENT	0.55%
* BLS INTERNATIONAL SERVICES LIMITED	LEISURE SERVICES	3.02%	ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL &	
* LUMAX INDUSTRIES LIMITED	AUTO COMPONENTS	2.66%		CONSTRUCTION VEHICLES	0.54%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	2.43%	EUREKA FORBES LTD	CONSUMER DURABLES	0.50%
* REDINGTON LIMITED	COMMERCIAL SERVICES & SUPPLIES	2.40%	SAFARI INDUSTRIES (INDIA) LIMITED	CONSUMER DURABLES	0.46%
* SENCO GOLD LIMITED	CONSUMER DURABLES	2.31%	VIP INDUSTRIES LIMITED	CONSUMER DURABLES	0.46%
EMS LIMITED	OTHER UTILITIES	2.29%	VEDANT FASHIONS LIMITED	RETAILING	0.42%
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.29%	CYIENT LIMITED	IT - SERVICES	0.41%
AXIS BANK LIMITED	BANKS	2.28%	PDS LIMITED	TEXTILES & APPARELS	0.41%
HDFC BANK LIMITED	BANKS	2.24%	VARUN BEVERAGES LIMITED	BEVERAGES	0.41%
COAL INDIA LIMITED	CONSUMABLE FUELS	2.12%	SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.39%
MM FORGINGS LIMITED	AUTO COMPONENTS	2.11%	HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	0.38%
CREDITACCESS GRAMEEN LIMITED	FINANCE	2.09%	UNO MINDA LIMITED	AUTO COMPONENTS	0.34%
GLENMARK LIFE SCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	2.05%	JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.06%
SANSERA ENGINEERING LIMITED	AUTO COMPONENTS	1.90%	CERTIFICATE OF DEPOSITS		3.68%
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.73%	STATE BANK OF INDIA	ICRA A1+	1.47%
INDUSIND BANK LIMITED	BANKS	1.66%	HDFC BANK LIMITED	CARE A1+	1.11%
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	1.53%	SIDBI	CARE A1+	1.10%
INFOSYS LIMITED	IT - SOFTWARE	1.52%	COMMERCIAL PAPERS		1.47%
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.52%	TIME TECHNOPLAST LIMITED	ICRA A1+	1.47%
GABRIEL INDIA LIMITED	AUTO COMPONENTS	1.46%	NON-CONVERTIBLE DEBENTURE / ZCB		12.28%
BHARTI AIRTEL LIMITED	TELECOM - SERVICES	1.45%	* MUTHOOT FINANCE LIMITED	CRISIL AA+	4.26%
FIEM INDUSTRIES LTD	AUTO COMPONENTS	1.38%	* BAJAJ HOUSING FINANCE LTD	CRISIL AAA	3.33%
ITC LIMITED	DIVERSIFIED FMCG	1.37%	* BAJAJ FINANCE LIMITED	CRISIL AAA	2.22%
CAPLIN POINT LABORATORIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.17%	HDFC BANK LIMITED	CRISIL AAA	1.80%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	1.14%	POWER GRID CORPORATION OF INDIA LIMITED	CRISIL AAA	0.67%
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.13%	TREASURY BILLS		9.54%
SHRIRAM FINANCE LIMITED	FINANCE	0.96%	* 364 DAYS TREASURY BILL, 09-JAN-2025	SOVEREIGN	9.54%
SUPRAJIT ENGINEERING LTD	AUTO COMPONENTS	0.91%	Alternative Investment Fund Units		0.07%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.79%	* SBI FUNDS MANAGEMENT PVT LMTD		0.07%
SRF LIMITED	CHEMICALS & PETROCHEMICALS	0.75%	TREPS (including TBILL held as Collateral)/		
AUROBINDO PHARMA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	0.72%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		5.46%
SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	0.69%	Total		100.00%
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	0.65%	*Top 10 Holdings		

Performance as on 29 November,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 %	18.90%	20.39%	21.27%	21.13%	20.39%	21.27%
3 Years CAGR %	12.83%	12.69%	13.76%	14.94%	12.69%	13.76%
5 Years CAGR %	12.73%	14.91%	16.21%	14.80%	14.91%	16.21%
Since Inception CAGR %	11.12%	13.17%	14.47%	13.13%	13.17%	14.47%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	20028	22596	24369	22546	22596	24,369
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	11890	12039	12127	12113	12039	12,127
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14364	14312	14723	15185	14312	14,723
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	18215	20051	21208	19958	20051	21,208

*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 .@- 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	79
Total Amount Invested (in RS.)	120000	360000	600000	790000
Present Value (in RS.)	127934	456558	884280	1256626
Total No. Units	6388	22796	44151	62742
Yield (%)	12.57	16.08	15.52	13.92

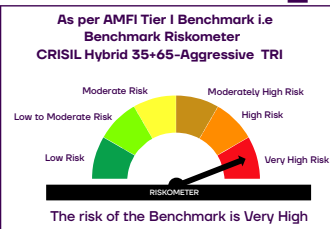
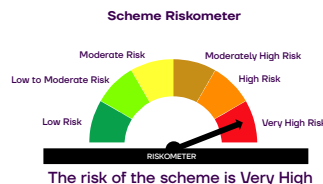
SIP date every 1st business day of the month

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.

[^] 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 Rs. 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
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): 0.48
- 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 November 29, 2024 (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Dividend Option	33.6638
Direct Plan - Growth Option	34.0826
Regular Plan - Dividend Option	29.0945
Regular Plan - Growth Option	29.0973



Fund Size (as on November 29, 2024)

AUM: ₹ 62.40 Crs | **Monthly Average AUM:** ₹ 61.72 Crs

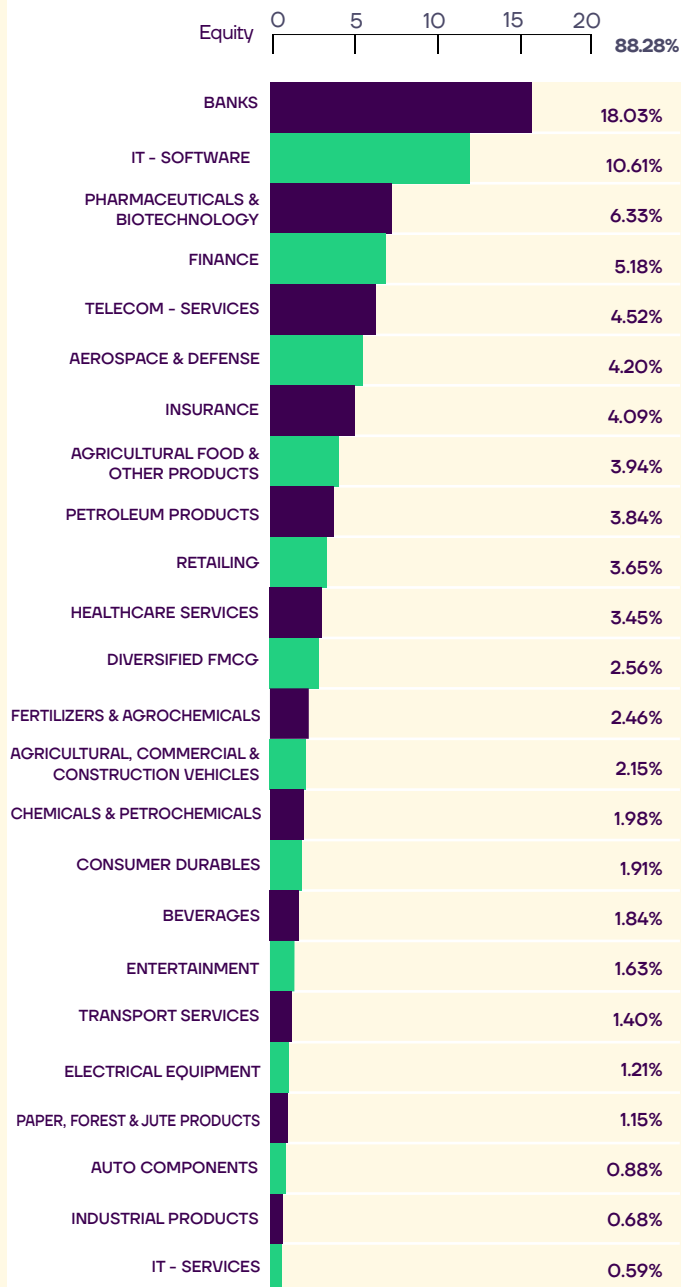


Risk Measures (as on November 29, 2024)

Std.Dev: 12.8719 | **Beta:** 0.8970 | **Sharpe Ratio:** 0.5937
Std.Dev Benchmark: 13.3780

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 29 November,2024

Portfolio Holdings	Sector	% of Net Assets	Portfolio Holdings	Sector	% of Net Assets
EQUITY SHARES					
* HDFC BANK LIMITED	BANKS	6.19%	JK PAPER LIMITED	PAPER, FOREST & JUTE PRODUCTS	1.15%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	4.17%	INDUSIND BANK LIMITED	BANKS	1.12%
* PERSISTENT SYSTEMS LTD	IT - SOFTWARE	4.16%	STAR HEALTH AND ALLIED INSURANCE CO LTD	INSURANCE	0.98%
* INFOSYS LIMITED	IT - SOFTWARE	3.87%	AVENUE SUPERMARTS LIMITED	RETAILING	0.89%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.84%	MM FORGINGS LIMITED	AUTO COMPONENTS	0.88%
* HINDUSTAN AERONAUTICS LTD	AEROSPACE & DEFENSE	3.59%	APOLLO PIPES LIMITED	INDUSTRIAL PRODUCTS	0.68%
* MAX HEALTHCARE INSTITUTE LIMITED	HEALTHCARE SERVICES	3.45%	JIO FINANCIAL SERVICES LIMITED	FINANCE	0.67%
* SBI LIFE INSURANCE COMPANY LIMITED	INSURANCE	3.11%	ZEN TECHNOLOGIES LIMITED	AEROSPACE & DEFENSE	0.61%
* SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	3.00%	CYIENT LIMITED	IT - SERVICES	0.59%
* ICICI BANK LIMITED	BANKS	2.84%	BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.35%
STATE BANK OF INDIA	BANKS	2.82%	TREPS (including TBILL held as Collateralal)/		
VEDANT FASHIONS LIMITED	RETAILING	2.76%	Reverse Repo/Net Current Assets/Cash/Cash Equivalent		11.72%
THE FEDERAL BANK LIMITED	BANKS	2.60%	Total		100.00%
TATA CONSULTANCY SERVICES LIMITED	IT - SOFTWARE	2.58%	*Top 10 Holdings		
HINDUSTAN UNILEVER LIMITED	DIVERSIFIED FMCG	2.56%			
AXIS BANK LIMITED	BANKS	2.46%			
UPL LIMITED	FERTILIZERS & AGROCHEMICALS	2.46%			
TATA CONSUMER PRODUCTS LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	2.23%			
ASHOK LEYLAND LIMITED	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.15%			
DEEPAK FERTILIZERS AND PETRO. CORP. LTD	CHEMICALS & PETROCHEMICALS	1.98%			
EUREKA FORBES LTD	CONSUMER DURABLES	1.91%			
UNITED SPIRITS LIMITED	BEVERAGES	1.84%			
CREDITACCESS GRAMEEN LIMITED	FINANCE	1.73%			
ZYDUS LIFESCIENCES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.73%			
MARICO LIMITED	AGRICULTURAL FOOD & OTHER PRODUCTS	1.71%			
SAREGAMA INDIA LIMITED	ENTERTAINMENT	1.63%			
CIPLA LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.60%			
POONAWALLA FINCORP LIMITED	FINANCE	1.42%			
INTERGLOBE AVIATION LIMITED	TRANSPORT SERVICES	1.40%			
SHRIRAM FINANCE LIMITED	FINANCE	1.36%			
BHARAT HEAVY ELECTRICALS LIMITED	ELECTRICAL EQUIPMENT	1.21%			

Performance as on 29 November,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 %	20.82%	27.29%	21.27%	23.18%	27.29%	21.27%
3 Years CAGR %	12.87%	16.89%	13.76%	15.06%	16.89%	13.76%
5 Years CAGR %	14.39%	19.44%	16.21%	16.55%	19.44%	16.21%
Since Inception CAGR %	12.72%	15.98%	14.75%	14.73%	15.98%	14.75%
Current Value of investment if ₹ 10000/- was invested on Inception date (in ₹)	29097	37550	34141	34083	37550	34141
Current Value of investment if ₹ 10000/- was invested 1 Year Ago	12082	12729	12127	12318	12729	12127
Current Value of investment if ₹ 10000/- was invested 3 Year Ago	14380	15969	14723	15231	15969	14723
Current Value of investment if ₹ 10000/- was invested 5 Year Ago	19603	24337	21208	21524	24337	21208

*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	108
Total Amount Invested (in RS.)	120000	360000	600000	1080000
Present Value (in RS.)	127390	464873	925987	2026562
Nifty 500 TRI	128380	492056	1035216	2448374
Total No. Units	4378	15976	31824	69648
Yield (%)	11.69	17.36	17.41	13.72

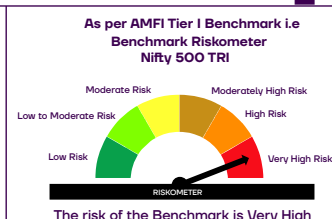
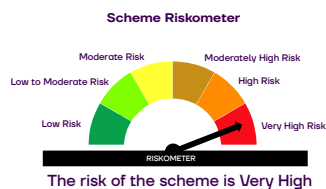
SIP date every 1st business day of the month

SIP Returns are for regular plan. Past performance may or may not be sustained in the future. Assuming ₹10,000 invested systematically on the first Business Day of every month over a period of time. Load is not taken into consideration for computation of performance. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not assure a profit or 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 Size (as on November 29, 2024)

AUM: ₹ 64.44 Crs | Monthly Average AUM: ₹ 65.66 Crs



Risk Measures

(as on November 29, 2024)

Std.Dev: 0.2913 | Beta: 0.1195 | Sharpe Ratio: -2.1865

Std.Dev Benchmark: 1.3884



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

Benchmark: CRISIL Liquid Debt A-1 TRI

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

Load Structure: Entry Load : Not Applicable

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. 16



Net Asset Value (NAV)

as on November 29 2024 (in) (Last Business Day Of The Month)

Scheme	NAV (in Rs.)
Direct Plan - Daily Dividend Option -----	10.0129
Direct Plan - Growth Option -----	27.5765
Direct Plan - Monthly Dividend Option -----	10.0775
Direct Plan - Weekly Dividend Option -----	10.0112
Regular Plan - Daily Dividend Option -----	10.0129
Regular Plan - Growth Option -----	27.3411
Regular Plan - Monthly Dividend Option -----	10.0770
Regular Plan - Weekly Dividend Option -----	10.0115
Unclm Red Div < 3 Yrs -----	27.2767
Unclm Red Div > 3 Yrs -----	10.0000

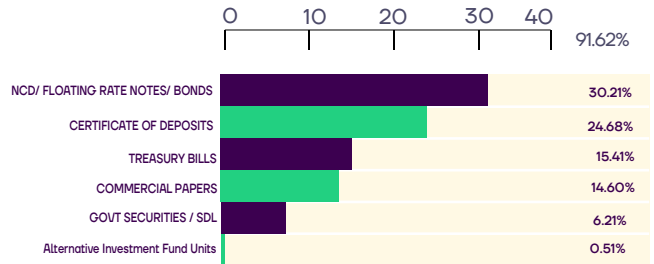
Maturity Profile (% weightage)

Below_or_Equal_to_50_Days	62.53%
Below_90_Days	28.58%
Alternative Investment Fund Units	0.51%
Cash & Cash Equivalent	8.38%

Debt Quants

Portfolio Yield	7.45
Avg Mat. (yrs)	0.11
Macaulay Duration	0.11
Modified Duration	0.11

Industry Allocation Equity (%)



Performance as on 29 November, 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%	7.32%	7.56%	6.97%	7.32%	7.56%
3 Years CAGR %	6.18%	6.36%	6.08%	6.22%	6.36%	6.08%
5 Years CAGR %	5.12%	5.38%	5.52%	5.17%	5.38%	5.52%
Since Inception CAGR %	7.04%	6.89%	6.38%	6.82%	6.75%	6.50%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	27341	26773	24961	21945	21788	21175
Current Value of investment if ₹10000/- was invested 1 Year Ago	10692	10732	10756	10697	10732	10756
Current Value of investment if ₹10000/- was invested 3 Years Ago	11970	12033	11936	11986	12033	11936
Current Value of investment if ₹10000/- was invested 5 Years Ago	12840	12999	13089	12870	12999	13089

*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 30 November, 2024

Portfolio Holdings	Rating	% of Net Assets
CERTIFICATE OF DEPOSITS		24.68%
* KOTAK MAHINDRA BANK LIMITED	CRISIL A1+	7.69%
* SIDBI	CARE A1+	6.93%
HDFC BANK LIMITED	CARE A1+	5.43%
STATE BANK OF INDIA	ICRA A1+	4.63%
COMMERCIAL PAPERS		14.60%
* TIME TECHNOPLAST LIMITED	ICRA A1+	7.70%
* MOTILAL OSWAL FINANCIAL SERVICES	ICRA A1+	6.90%
NON-CONVERTIBLE DEBENTURE / ZCB		30.21%
* BAJAJ HOUSING FINANCE LTD	CRISIL AAA	8.53%
* NATIONAL HOUSING BANK	CRISIL AAA	7.75%
* NABARD	CRISIL AAA	7.73%
HDFC BANK LIMITED	CRISIL AAA	6.20%
TREASURY BILLS		15.41%
* 182 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	7.71%
* 364 DAYS TREASURY BILL 16-JAN-2025	SOVEREIGN	7.70%
Alternative Investment Fund Units		0.51%
* SBI FUNDS MANAGEMENT PVT LMTD		0.51%
GOVT SECURITIES / SDL		6.21%
6.89% GOI - 16-JAN-2025	SOVEREIGN	6.21%
TREPS (including TBILL held as Collateral)/		
Reverse Repo/Net Current Assets/Cash/Cash Equivalent		8.38%
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 RS.)	120000	360000	600000	1780000
Present Value (in RS.)	124411	398192	695570	2936829
Nifty 500 TRI	-	-	-	-
Total No. Units	4550	14564	25440	107414
Yield (%)	6.92	6.67	5.85	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)			

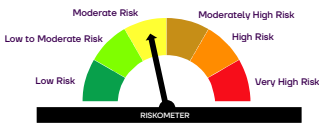
Relatively Low interest rate risk and moderate Credit Risk

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 Benchmark i.e. Benchmark Riskometer CRISIL Liquid Debt A-I TRI



The risk of the Benchmark is Low to Moderate

Navi Conservative Hybrid Fund

This Scheme is merged with Navi Aggressive 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. 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. 11th 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): 29th July, 2010

Benchmark: CRISIL Hybrid 85+15-Conservative TRI

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

Load Structure: Entry Load : Not Applicable

Exit Load : 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): --

- 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 November 14, 2024

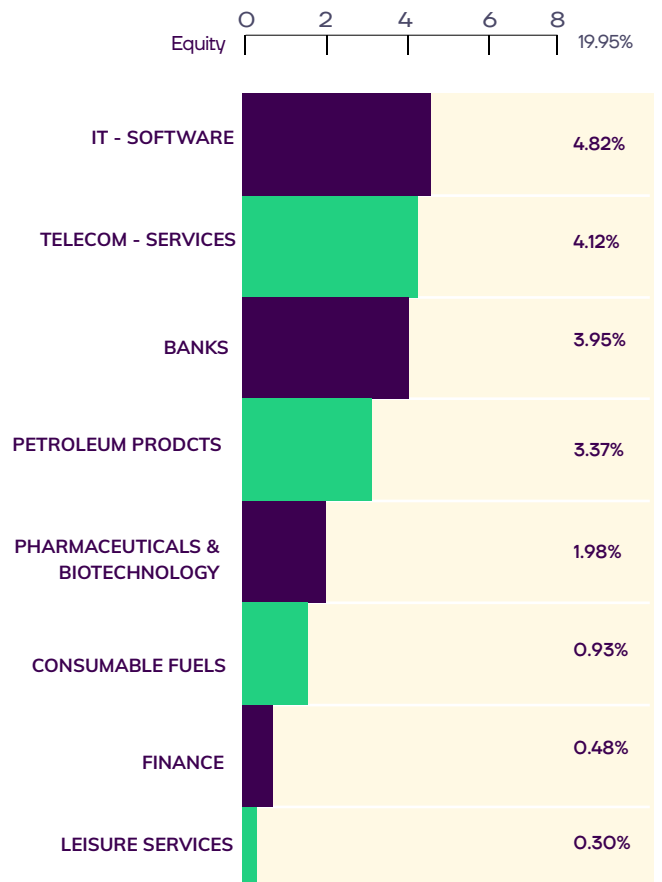
Scheme	NAV (in Rs.)
Direct Plan - Growth Option	31.4535
Direct Plan - Monthly Dividend Option	13.1143
Direct Plan - Quarterly Dividend Option	19.0982
Regular Plan - Growth Option	26.1285
Regular Plan - Monthly Dividend Option	12.0130
Regular Plan - Quarterly Dividend Option	16.0697



Fund Size (as on November 14, 2024)

AUM: ₹ 26.35 Crs | **Monthly Average AUM:** ₹ 26.40 Crs

Industry Allocation Equity (%)



Risk Measures

(as on November 14, 2024)

Std.Dev: 2.8180 | **Beta:** 0.2843 | **Sharpe Ratio:** 0.3797

Std.Dev Benchmark: 8.4884

Maturity Profile (% weightage)

Below_Or_Equal_To_50_Days	22.70%
Below_90_Days	30.07%
Below_1_Year	14.32%
Alternative Investment Fund Units	0.34%
Cash & Cash Equivalent	12.62%

Portfolio Holdings as on 14 November,2024

Portfolio Holdings	Sector/Rating	% of Net Assets
EQUITY SHARES		19.95%
* BHARTI AIRTEL LIMITED	TELECOM - SERVICES	3.87%
* RELIANCE INDUSTRIES LIMITED	PETROLEUM PRODUCTS	3.37%
* INFOSYS LIMITED	IT - SOFTWARE	2.83%
ICICI BANK LIMITED	BANKS	2.39%
HCL TECHNOLOGIES LIMITED	IT - SOFTWARE	1.99%
SUN PHARMACEUTICAL INDUSTRIES LIMITED	PHARMACEUTICALS & BIOTECHNOLOGY	1.98%
AXIS BANK LIMITED	BANKS	1.56%
COAL INDIA LIMITED	CONSUMABLE FUELS	0.93%
JIO FINANCIAL SERVICES LIMITED	FINANCE	0.48%
JUBILANT FOODWORKS LIMITED	LEISURE SERVICES	0.30%
BHARTI AIRTEL LIMITED - PARTLY PAID	TELECOM - SERVICES	0.25%
CERTIFICATE OF DEPOSITS		7.53%
* STATE BANK OF INDIA	ICRA A1+	7.53%
NON-CONVERTIBLE DEBENTURE / ZCB		29.49%
* HDFC BANK LIMITED	CRISIL AAA	7.77%
* BAJAJ HOUSING FINANCE LTD	CRISIL AAA	7.58%
* MUTHOOT FINANCE LIMITED	CRISIL AA+	6.55%
* POWER FINANCE CORPORATION LIMITED	CARE AAA	3.80%
* LIC HOUSING FINANCE LIMITED	CRISIL AAA	3.79%
TREASURY BILLS		30.07%
* 364 DAYS TREASURY BILL 09-JAN-2025	SOVEREIGN	30.07%
Alternative Investment Fund Units		0.34%
* SBI FUNDS MANAGEMENT PVT LMTD		0.34%
TREPS (including TBILL held as Collateral)/		
Reverse Repo/Net Current Assets/Cash/Cash Equivalent		12.62%
Total		100.00%

*Top 10 Holdings

Performance as on 14 November,2024

Period	Navi Conservative Hybrid Fund - Regular Growth	CRISIL Hybrid 85+15 - Conservative TRI* [@]	10 YR DATED GOI SECURITY @	Navi Conservative Hybrid Fund - Direct Growth	CRISIL Hybrid 85+15 - Conservative TRI* [@]	10 YR DATED GOI SECURITY @
1 Year CAGR %	9.88%	12.16%	8.33%	11.77%	12.16%	8.33%
3 Years CAGR %	6.33%	8.02%	4.89%	8.13%	8.02%	4.89%
5 Years CAGR %	6.40%	9.09%	4.91%	8.12%	9.09%	4.91%
Since Inception CAGR %	7.05%	8.89%	6.44%	8.61%	9.22%	6.48%
Current Value of investment if ₹10000/- was invested on Inception date (in ₹)	25971	32981	23993	26037	27782	20692
Current Value of investment if ₹10000/- was invested 1 Year Ago	10991	11219	10835	11181	11219	10835
Current Value of investment if ₹10000/- was invested 3 Year Ago	12025	12610	11544	12648	12610	11544
Current Value of investment if ₹10000/- was invested 5 Year Ago	13640	15458	12714	14779	15458	12714

*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

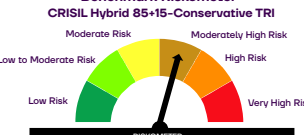
[^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer



The risk of the scheme is Moderate

As per AMFI Tier I Benchmark i.e. Benchmark Riskometer CRISIL Hybrid 85+15-Conservative TRI



The risk of the Benchmark is Moderately High

Navi Overnight Fund

This Scheme is merged with Navi Liquid 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. The Scheme does not assure or guarantee any returns. 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): 17th July, 2023

Benchmark: CRISIL Liquid Overnight TRI

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

Load Structure: Exit Load : NIL

Redemption of units would be done on First in First out Basis (FIFO).

As per paragraph 10.4 of SEBI Master Circular on Mutual Funds dated

June 27, 2024, no entry load will be charged by the scheme to the investor

Asset Allocation Pattern: Debt and Money Market instruments with overnight maturity -0-100 %

Total Expense Ratio (TER)^A: 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



Fund Size (as on November 14, 2024)

AUM: ₹ 4.54 Crs | Monthly Average AUM: ₹ 5.93 Crs



Net Asset Value (NAV)

as on November 14, 2024

Scheme	NAV (in Rs.)
Direct Plan - Daily Dividend Option	10.0129
Direct Plan - Growth Option	10.8419
Direct Plan - Monthly Dividend Option	10.0406
Direct Plan - Weekly Dividend Option	10.0072
Regular Plan - Daily Dividend Option	10.0128
Regular Plan - Growth Option	10.8157
Regular Plan - Monthly Dividend Option	10.0397
Regular Plan - Weekly Dividend Option	10.0075

Industry Allocation Equity (%)



TREPS (including TBILL held as Collateral)/ Reverse Repo/Net Current Assets/ Cash/Cash Equivalent

100.00%

Portfolio Holdings as on 14 November, 2024

Portfolio Holdings	Rating	% of Net Assets
TREPS (including TBILL held as Collateral)/		

Reverse Repo/Net Current Assets/Cash/Cash Equivalent 100.00%

Total 100.00%

Potential Risk Class (PRC) (PRC Description- A-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 A-1		
Moderate (Class II)			
Relatively High (Class III)			

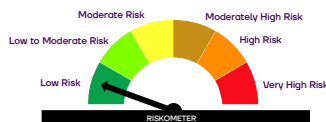
A-1 -Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

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.^A

^A 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 Low

CRISIL Liquid Overnight TRI



The risk of the Benchmark is Low

NAVI LIQUID FUND

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
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
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

NAVI OVERNIGHT FUND (Monthly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
MONTHLY DIVIDEND	25-Oct-24	0.04062	0.04062	10.0532
DIRECT MONTHLY DIVIDEND	25-Oct-24	0.04212	0.04212	10.0547
MONTHLY DIVIDEND	27-Sep-24	0.04057	0.04057	10.0532
DIRECT MONTHLY DIVIDEND	27-Sep-24	0.04208	0.04208	10.0547

NAVI CONSERVATIVE HYBRID FUND (Monthly)

Scheme / Plan	Record Date	Net Dividend (₹ per unit)		Cum Dividend NAV (in ₹)
		Individual/HUF	Corporate	
MONTHLY DIVIDEND	25-Oct-24	0.04038633	0.04038633	12.1092
DIRECT MONTHLY DIVIDEND	25-Oct-24	0.04404800	0.04404800	13.2077
MONTHLY DIVIDEND	27-Sep-24	0.04080739	0.04080739	12.2468
DIRECT MONTHLY DIVIDEND	27-Sep-24	0.04445151	0.04445151	13.3409
MONTHLY DIVIDEND	26-Jul-24	0.04016899	0.04016899	12.0963
DIRECT MONTHLY DIVIDEND	26-Jul-24	0.04363658	0.04363658	13.1411

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 November 29, 2024
Navil 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, Weekly, Fortnightly, alternate 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 - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.25% Dir - 0.42%	₹ 266.14 Crs
Navil 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, Weekly, Fortnightly, alternate 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 - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.25% Dir - 0.34%	₹ 318.75 Crs
Navil Aggressive Hybrid Fund An open-ended hybrid scheme investing in 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		Monthly-Any Day of the month except 29th, 30th, 31st; Quarterly 31st/Quarterly	Yes	Monthly & Quarterly	Monthly-₹10/- Quarterly-₹10/-	Monthly: 5th of the month; Quarterly: 5th of April, July, October, January	Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.25% Dir - 0.42%	₹ 135.28 Crs
Navil Ess Tax Saver Fund An open-ended equity linked saving scheme with a statutory lock-in period 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-₹1000 Half Yearly-₹2000	Daily instalments, Weekly instalments, Fortnightly 24 instalments, Monthly 12 instalments, Quarterly 4 instalments, Monthly 2 instalments	-- Any Day of the month except for each Quarter (i.e. January, April, July, October) 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/-	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%	₹ 62.40 Crs
Navil 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		Monthly, April, July, October) 30th, 31st/ Half Yearly 2 instalments	Yes	Monthly & Quarterly	Monthly-₹10/- Quarterly-₹10/-	Monthly: 5th of the month; quarterly 5th of April, July, October, January	Yes	Daily, Weekly fortnightly and Monthly	Daily-₹ 10/- Fortnightly Weekly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 0.20% Dir - 0.15%	₹ 64.44 Crs
Navil 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	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹10 Weekly-₹10 Fortnightly-₹10 Monthly-₹10 Quarterly-₹10 Half Yearly-₹10		Monthly: 5th of the month; Quarterly: 5th of April, July, October, January	*Yes	Monthly & Quarterly	Monthly-₹10/- Quarterly-₹10/-	Monthly: 5th of the month; Quarterly: 5th of April, July, October, January	*Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 2.00% Dir - 0.33%	₹ 26.35 Crs (as on 14-Nov-24)
Navil 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	Daily Weekly Fortnightly Monthly Quarterly Half Yearly	Daily-₹10 Weekly-₹10 Fortnightly-₹10 Monthly-₹10 Quarterly-₹10 Half Yearly-₹10		Monthly: 5th of the month; Quarterly: 5th of April, July, October, January	*Yes	Monthly & Quarterly	Monthly-₹10/- Quarterly-₹10/-	Monthly: 5th of the month; Quarterly: 5th of April, July, October, January	*Yes	Daily, Weekly, fortnightly and Monthly	Daily - ₹ 10/- each Fortnightly Weekly & Monthly ₹ 10	Daily, Weekly (every Wednesday Fortnightly/every alternate Wednesday) Monthly (as on specified dates)	Reg - 0.25% Dir - 0.05%	₹ 4.54 Crs (as on 14-Nov-24)

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 or 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.

Any information herein contained does not constitute an offer to sell/purchase or as an invitation or solicitation to do so for any securities of any entity, and further, Navil AMC Limited, its subsidiaries/affiliates/sponsors/trustee (Navil 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 (Navil Trustee Limited) liable in any manner whatsoever & (Navil 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.

Statutory details: Navil Mutual Fund has been established as a Trust under the Indian Trusts Act, 1882, sponsored by Navil MF Sponsor Private Limited (Formerly known as Anmol Com Brokign Private Limited) (liability restricted to ₹ 1 Lakh).
Trustee: Navil Trustee Limited, Investment Manager: Navil 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 %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%
Navi Nifty Next 50 Index Fund - Direct Growth	19.53	20.06	47.11	48.24	-	-	-	-
Navi Nifty India Manufacturing Index Fund - Direct Growth	26.59	27.60	36.68	37.54	-	-	-	-
Navi Nifty Midcap 150 Index fund - Direct Growth	28.43	29.18	31.12	31.68	-	-	-	-
Navi Nifty Bank Index Fund - Direct Growth	11.55	12.00	17.82	18.07	-	-	-	-
Navi BSE Sensex Index Fund-Direct Growth	17.87	18.27	20.22	20.59	-	-	-	-
Navi ELSS Tax Saver Nifty 50 Index Fund	22.84	24.04	20.87	21.27	-	-	-	-

Mr. Ashutosh Shirwaikar

Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%
Navi Nifty Next 50 Index Fund - Direct Growth	19.53	20.06	47.11	48.24	-	-	-	-
Navi Nifty India Manufacturing Index Fund - Direct Growth	26.59	27.60	36.68	37.54	-	-	-	-
Navi Nifty Midcap 150 Index fund - Direct Growth	28.43	29.18	31.12	31.68	-	-	-	-
Navi Nifty Bank Index Fund - Direct Growth	11.55	12.00	17.82	18.07	-	-	-	-
Navi BSE Sensex Index Fund-Direct Growth	17.87	18.27	20.22	20.59	-	-	-	-
Navi ELSS Tax Saver Nifty 50 Index Fund	22.84	24.04	20.87	21.27	-	-	-	-

Mr. Tanmay Sethi

Period	Since Inception		1 Year (CAGR)		3 Years (CAGR)		5 Years (CAGR)	
	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%	Scheme return %	Benchmark Return%
Navi Aggressive Hybrid Fund - Direct Growth	13.31	13.17	21.13	20.39	14.94	12.69	14.81	4.91
Navi Flexi Cap Fund	13.86	16.25	21.47	27.29	15.99	16.89	17.77	19.44
Navi Liquid Fund - Direct Growth	6.82	6.75	6.97	7.32	6.22	6.36	5.17	5.38

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 Manipal 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, 2/A 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-732126 camscdp@camsonline.com . Office No.103, 1st Floor, United City Centre, M.G.Road, Panaji Goa, Goa-403001 camsgoa@camsonline.com . 208, II Floor, Jade Arcade Paradise Circle, Hyderabad, Telangana, 500033 camshdy@camsonline.com . 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001 camcind@camsonline.com . R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001 camsjai@camsonline.com . I Floor 106 to 108 City Centre Phase II, 63/2, The Mall Kanpur Uttar Pradesh-208001 camskpr@camsonline.com . 2/1, Russell Street, 2nd Floor, Kankaria Circle, Kolkata-700071 camscal@camsonline.com . Office No.107/1st Floor, Vaisali Arcade Building, Plot No. 11, 6 Park Road, Lucknow-226001 camsluc@camsonline.com . U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Puldi, Pakhawal Road, Ludhiana, Punjab, 141002 camslhd@camsonline.com . Shop No 3 2nd Floor Surya Towers, No.272/273 Goodshed Street, Madurai - 625001 camsmdu@camsonline.com . No. G 4 & G 5, 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 . Shop No.G-5, International Commerce Centre, Nr.Kadwala School, Majura Gate, Ring Road, Surat-395002 camssur@camsonline.com . 103 Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapur, Vadodra, Gujarat, 390007 camsvad@camsonline.com . 401-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Lobbipet, Vijayawada, Andhra Pradesh, 520010 camsvuj@camsonline.com . Flat No GF, 2 No 47-3-22, Vigneshwara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH camsvsk@camsonline.com . No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttar Pradesh-282002 camsgag@camsonline.com . AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 301001 camsvaj@camsonline.com . 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttar Pradesh-211001 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, Ushagram Anasol Westbengal Pin No 713303 camsvaw@camsonline.com . 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Ground, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001 camsvau@camsonline.com . Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006 camsvbel@camsonline.com . Kolkata Temple Street, Bazar Floor, Beside SBI BAZAR Branch, Berhampur-760002 camsvbr@camsonline.com . 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar Gujarat, 364002 camsvbh@camsonline.com . 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhubai-490020 camsvbh@camsonline.com . C/o Kodwani Associates Shope No 211-213 2nd Floor Indra Prasth Tower sram Ji Sabji Mandi Near Mukerjee Garden Bhiwara-311001 (Rajasthan) camsvbhi@camsonline.com . Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh, 462011 camsvbhp@camsonline.com . Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004 camsvbrk@camsonline.com . 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Opp. RLT Science College Civil Lines, Akola, Maharashtra, 444001 camsvak@camsonline.com . 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001 camsvnr@camsonline.com . SSM Jalan Road Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 81412 camsvde@camsonline.com . HNo.7-1-257, Upstairs S B H mangamathota, Karimnagar, Telangana, 505001 camsvkr@camsonline.com . Bandi Subbaramiah Complex, D.No.3/1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001 camsvkd@camsonline.com . I Floor, Opp. Panchayat Bhawan Main gate Bus Stand, Shimla, Himachal Pradesh, 171001 camsvsm@camsonline.com . Room No.PP.14/435 Casa Marina Shopping Centre, Talap, Kannur, Kerala, 670004 camsvkn@camsonline.com . 1st Floor, Subhadra Complex Urban Block Mehana, Gujarat, 394002 camsvno@camsonline.com . Municipal Market, Annada Chowk, Hazratnagar, Hyderabad, 506001 camsvhg@camsonline.com . B C Sen Road, Balasore, Orissa, 756001 camsvbls@camsonline.com . JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004 camsvju@camsonline.com . No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-585102 camsvbr@camsonline.com . 214-215, 2nd Floor, Shivani Park, Opp. Shankeshwar Complex, Kaliwadi, Navsari -396445, Gujarat camsvns@camsonline.com . SCO 06 Ground Floor, MR Complex, Near Sonipat Stok Delhi Road, Rohtak-124001 camsvrok@camsonline.com . Shop No. 6, Door No. 19-10-18, (Opp to Passport Office), AIR Bypass Road, Tirupati-157501, Andhra Pradesh camsvtp@camsonline.com . A - 1/50, Block A Kalyani - Nadia Dt. PIN- 741235 camsvtd@camsonline.com . Office No.4-5, First Floor, RTO Relocation Commercial Complex-B, Opp. Fire Station, Near RTO Circle, Bhuj-Kutch-370001 camsvbj@camsonline.com . Flat No 109, 1st Floor A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra, 413001 camsvsl@camsonline.com . "Aastha Plus" 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapur Opp. Zansi Rati Statue, Junagadh Gujarat-362001 camsvjd@camsonline.com . Shop No 1 F -56 First Floor, Omkar Complex Opp Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002 camsvkl@camsonline.com . Uthram Chambers (Ground Floor), Thamarakulam, Kollam-691006 camsvkm@camsonline.com . No.372/18/1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001 camsvjns@camsonline.com . City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttar Pradesh-202001 camsvlg@camsonline.com . 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satora, Maharashtra, 415002 camsvs@camsonline.com . No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VVP Lodge, Kumbakonam - 612001 camsvkm@camsonline.com . Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001 camsvbl@camsonline.com . F-62-63, 2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttar Pradesh-243001 camsvbl@camsonline.com . Opp. RLT Science College Civil Lines, Akola, Maharashtra, 444001 camsvak@camsonline.com . 124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001 camsvnr@camsonline.com . SSM Jalan Road Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 81412 camsvde@camsonline.com . HNo.7-1-257, Upstairs S B H mangamathota, Karimnagar, Telangana, 505001 camsvkr@camsonline.com . Bandi Subbaramiah Complex, D.No.3/1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001 camsvkd@camsonline.com . I Floor, Opp. Panchayat Bhawan Main gate Bus Stand, Shimla, Himachal Pradesh, 171001 camsvsm@camsonline.com . Room No.PP.14/435 Casa Marina Shopping Centre, Talap, Kannur, Kerala, 670004 camsvkn@camsonline.com . 1st Floor, Subhadra Complex Urban Block Mehana, Gujarat, 394002 camsvno@camsonline.com . 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