

**Scheme Specific Disclosures for the following Schemes:**

| <b>Sr. No.</b> | <b>Name of Passive Schemes</b>                         |
|----------------|--|
| 1              | Navi Nifty 50 Index Fund                               |
| 2              | Navi Nifty Next 50 Index Fund                          |
| 3              | Navi Nifty Bank Index Fund                             |
| 4              | Navi Nifty Midcap 150 Index Fund                       |
| 5              | Navi Nifty India Manufacturing Index Fund              |
| 6              | Navi ELSS Tax Saver Nifty 50 Index Fund                |
| 7              | Navi BSE Sensex Index Fund                             |
| 8              | Navi Nifty IT Index Fund                               |
| 9              | Navi Nifty 500 Multicap 50:25:25 Index Fund            |
| 10             | Navi Nifty Smallcap250 Momentum Quality 100 Index Fund |
| 11             | Navi US Total Stock Market Fund of Fund                |
| 12             | Navi Nasdaq 100 Fund of Fund                           |

## Scheme Specific Disclosures:

|                              |   |
|------------------------------|---|
| <b>Portfolio Rebalancing</b> | <ul style="list-style-type: none"> <li>• <b>Applicable for Navi Nifty 50 Index Fund, Navi Nifty Next 50 Index Fund, Navi Nifty Bank Index Fund, Navi Nifty Midcap 150 Index Fund, Navi Nifty India Manufacturing Index Fund, Navi ELSS Tax Saver Nifty 50 Index Fund, Navi BSE Sensex Index Fund, Navi Nifty IT Index Fund, Navi Nifty 500 Multicap 50:25:25 Index Fund, Navi Nifty Smallcap250 Momentum Quality 100 Index Fund:</b></li> </ul> <p><b>Rebalancing due to Passive Breaches</b><br/>Pursuant to paragraph 3.6.7 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and circulars issued thereunder, in case of change in constituents of the index due to periodic review, the portfolio of the scheme will be rebalanced within 7 calendar days.</p> <p>Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p> <p><b>Rebalancing due to Short term defensive consideration:</b><br/>Subject to paragraph 1.14.1.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, and circulars issued thereunder, the asset allocation pattern indicated above may change for a short-term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.</p> <p><b>Rebalancing in case of involuntary corporate action.</b><br/>In the event of involuntary corporate action of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within a7 days from the date of allotment of Listing.</p> <p>In case of any breaches in asset allocation, the norms as specified in para 2.9 and 3.5.3.11 of SEBI Master circular dated June 27, 2024, shall be applicable.</p> |
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- **Applicable for Navi US Total Stock Market Fund of Fund & Navi Nasdaq 100 Fund of Fund:**

**Rebalancing in case of short term and defensive considerations**

Subject to the SEBI regulations, the asset allocation pattern indicated above may change from time to time, keeping in view the market conditions, market opportunities, applicable regulations and political and macroeconomic factors. Such changes in the investment pattern will be for short term and defensive considerations only and the intention being at all times to seek to protect the interests of the Unit holders.

**Rebalancing due to Passive Breaches**

Pursuant to paragraph 2.9. of SEBI Master Circular on Mutual Funds dated June 27, 2024, in case of any deviation due to passive breaches, the asset allocation would be restored in line with the above-mentioned asset allocation pattern within 30 business days from the date of deviation.

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

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

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

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

- i. The AMC shall immediately communicate the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced.
- ii. The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.
- iii. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. [www.navimutualfund.com](http://www.navimutualfund.com).

|   | <p>The AMC shall also disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines.</p> <p>The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.</p> <p>It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above and for defensive considerations owing to changes in factors such as market conditions, market opportunities, applicable regulations and political and economic factors.</p> <p>Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.</p> <p><b>Rebalancing in case of involuntary corporate action.</b></p> <p>In the event of involuntary corporate action the scheme shall dispose the security not forming part of the underlying index within a day from the date of allotment of Listing.</p> <p>In case of any breaches in asset allocation, the norms as specified in para 2.9 and 3.5.3.11 of SEBI Master circular on Mutual Funds dated June 27, 2024 shall be applicable.</p> <p><b>For detailed disclosure, kindly refer SAI</b></p> |                            |                    |                     |              |  |              |  |  |  |       |              |          |    |                          |                            |     |     |     |    |                               |     |     |     |
|---|--|----------------------------|--------------------|---------------------|--------------|--|--------------|--|--|--|-------|--------------|----------|----|--------------------------|----------------------------|-----|-----|-----|----|-------------------------------|-----|-----|-----|
| <p><b>Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions</b></p> | <p>i. Aggregate investment in the Scheme as on March 31, 2025 by:</p> <table><tr><th>Sl. No.</th><th>Name of the Scheme</th><th>Category of Persons</th><th colspan="2">Net Value</th><th>Market Value</th></tr><tr><th></th><th></th><th></th><th>Units</th><th>NAV per unit</th><th>(in Rs.)</th></tr><tr><td>1.</td><td>Navi Nifty 50 Index Fund</td><td rowspan="2">Ashutosh Ramesh Shirwaikar</td><td>Nil</td><td>Nil</td><td>Nil</td></tr><tr><td>2.</td><td>Navi Nifty Next 50 Index Fund</td><td>Nil</td><td>Nil</td><td>Nil</td></tr></table>   | Sl. No.                    | Name of the Scheme | Category of Persons | Net Value    |  | Market Value |  |  |  | Units | NAV per unit | (in Rs.) | 1. | Navi Nifty 50 Index Fund | Ashutosh Ramesh Shirwaikar | Nil | Nil | Nil | 2. | Navi Nifty Next 50 Index Fund | Nil | Nil | Nil |
| Sl. No.   | Name of the Scheme   | Category of Persons        | Net Value          |                     | Market Value |  |              |  |  |  |       |              |          |    |                          |                            |     |     |     |    |                               |     |     |     |
|   |  |                            | Units              | NAV per unit        | (in Rs.)     |  |              |  |  |  |       |              |          |    |                          |                            |     |     |     |    |                               |     |     |     |
| 1.  | Navi Nifty 50 Index Fund   | Ashutosh Ramesh Shirwaikar | Nil                | Nil                 | Nil          |  |              |  |  |  |       |              |          |    |                          |                            |     |     |     |    |                               |     |     |     |
| 2.  | Navi Nifty Next 50 Index Fund  |                            | Nil                | Nil                 | Nil          |  |              |  |  |  |       |              |          |    |                          |                            |     |     |     |    |                               |     |     |     |

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|  | 3.   | Navi Nifty Bank Index Fund                             |  | Nil       | Nil     | Nil        |  |
|  | 4.   | Navi Nifty Midcap 150 Index Fund                       |  | Nil       | Nil     | Nil        |  |
|  | 5.   | Navi Nifty India Manufacturing Index Fund              |  | Nil       | Nil     | Nil        |  |
|  | 6.   | Navi ELSS Tax Saver Nifty 50 Index Fund                |  | 334.19    | 31.5421 | 10,540.93  |  |
|  | 7.   | Navi BSE Sensex Index Fund                             |  | Nil       | Nil     | Nil        |  |
|  | 8.   | Navi Nifty IT Index Fund                               |  | Nil       | Nil     | Nil        |  |
|  | 9.   | Navi Nifty 500 Multicap 50:25:25 Index Fund            |  | Nil       | Nil     | Nil        |  |
|  | 10.  | Navi Nifty Smallcap250 Momentum Quality 100 Index Fund |  | Nil       | Nil     | Nil        |  |
|  | 11.  | Navi US Total Stock Market Fund of Fund                |  | 18,206.45 | 14.7679 | 268,870.99 |  |
|  | 12.  | Navi Nasdaq 100 Fund of Fund                           |  | 17,031.56 | 14.699  | 250,346.94 |  |
|  | For disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer <b>SAI</b> . |  |  |           |         |            |  |
|  | <b>For detailed disclosure, kindly refer SAI</b>   |  |  |           |         |            |  |

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| Investments of AMC in the Scheme | <b>As on March 31, 2025:</b>   |  |                      |
|                                  | <b>Sr. No</b>  | <b>Name of the Scheme</b>  | <b>Amount in Rs.</b> |
|                                  | 1.   | Navi Nifty 50 Index Fund-Direct Plan Growth                                | -                    |
|                                  | 2.   | Navi Nifty Next 50 Index Fund  | -                    |
|                                  | 3.   | Navi Nifty Bank Index Fund- Direct Plan Growth                             | -                    |
|                                  | 4.   | Navi Nifty Midcap 150 Index Fund- Direct Plan Growth                       | -                    |
|                                  | 5.   | Navi Nifty India Manufacturing Index Fund- Direct Plan Growth              | -                    |
|                                  | 6.   | Navi ELSS Tax Saver Nifty 50 Index Fund                                    | 17,610,494.47        |
|                                  | 7.   | Navi BSE Sensex Index Fund-Direct Plan Growth                              | -                    |
|                                  | 8.   | Navi Nifty IT Index Fund   | -                    |
|                                  | 9.   | Navi Nifty 500 Multicap 50:25:25 Index Fund                                | -                    |
|                                  | 10.  | Navi Nifty Smallcap250 Momentum Quality 100 Index Fund- Direct Plan Growth | 13,308,209.59        |
|                                  | 11.  | Navi US Total Stock Market Fund of Fund                                    | -                    |
|                                  | 12.  | Navi Nasdaq 100 Fund of Fund   | -                    |
|                                  | Please visit website <a href="https://navi.com/mutual-fund/downloads/statutory-disclosure">https://navi.com/mutual-fund/downloads/statutory-disclosure</a>   |  |                      |
|                                  | The AMC may invest in the Scheme(s) anytime during the continuous offer period subject to the SEBI (MF) Regulations, 1996. The AMC may also invest in existing schemes of the Mutual Fund. As per the existing SEBI (MF) Regulations, 1996, the AMC will not charge Investment Management and Advisory fee on the investment made by it in the Scheme(s) or existing Schemes of the Mutual Fund.                               |  |                      |
|                                  | Subject to Regulation 25(16A) of the SEBI (Mutual Funds) Regulations, 1996 read with paragraph 6.9 of SEBI Master Circular dated June 27, 2024, the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by SEBI from time to time. Such investment shall be maintained at all times and shall not be redeemed unless the scheme is wound up. |  |                      |
|                                  | <b>For detailed disclosure, kindly refer SAI</b>   |  |                      |
| <b>Taxation</b>                  | <b>For details on taxation please refer to the clause on Taxation in the SAI</b>   |  |                      |

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| <b>Associate Transactions</b>  | <b>For detailed disclosure, kindly refer SAI</b>  |
| <b>Listing and transfer of units</b>   | <p><b>Listing:</b> Not applicable</p> <p><b>Transfer of Units:</b> For details refer to <b>SAI</b>.</p> <p><b>Mode of submitting the Transfer Request Non-Demat (SOA) mode</b> The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p> <p><b>For details on pre-requisites, payment of stamp duty on transfer of units please refer SAI.</b></p>  |
| <b>Dematerialization of units</b>  | Pursuant to Para 14.4.2 of SEBI Master circular on Mutual Funds dated June 27, 2024, Navi Mutual Fund will provide an option to the investors of the Fund to mention demat account details in the subscription form, in case they desire to hold units in the dematerialised mode. The option to subscribe to the units in the dematerialised mode is available for all the schemes of the Fund, except for subscription through Systematic Investment Plan (SIP) and for plans / options.  |
| <b>Minimum Target amount</b>   | Not Applicable  |
| <b>Maximum Amount to be raised</b>   | Not Applicable  |
| <b>Dividend Policy (IDCW)</b>  | Not Applicable.   |
| <b>Allotment</b>   | The AMC shall send an allotment confirmation specifying the units allotted by way of email and / or SMS within 5 Business Days of receipt of valid application / transaction to the Unitholders registered e-mail address and /or mobile number.  |
| <b>Refund</b>  | Not Applicable  |
| <b>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile</b> | <p>The following persons (subject to, wherever relevant, purchase of unit of the scheme of the Mutual Fund, being permitted and duly authorized under their respective bye-laws/constitutions, and relevant statutory regulations) are eligible and may apply for Subscription to the Units of the Scheme:</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minors through their parent / legal guardian;</li> <li>4. Partnership Firms;</li> <li>5. Limited Liability Partnerships</li> <li>6. Proprietorship in the name of the sole proprietor;</li> </ol> |

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|   | <p>7. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860(so long as the purchase of Unit is permitted under the respective constitutions;</p> <p>8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</p> <p>9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds;</p> <p>10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis;</p> <p>11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis;</p> <p>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>13. Scientific and Industrial Research Organizations;</p> <p>14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI</p> <p>15. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</p> <p>16. Qualified Foreign Investors (QFI) on repatriation basis;</p> <p>17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis;</p> <p>18. Other schemes of Navi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations;</p> <p>19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s)</p> <p>Such other person as maybe decided by the AMC from time to time.</p> |
| <b>Who cannot invest</b>  | <ul style="list-style-type: none"> <li>Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority.</li> <li>Overseas Corporate Bodies (OCBs)</li> <li>Non-Resident Indians residing in the Financial Action Task Force (FATF) declared non-compliant country or territory, (NCCTs);</li> </ul> <p>Such other persons as may be specified by AMC from time to time.</p>  |
| <b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</b> | Not Applicable   |



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| <b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>  | Not Applicable   |
| <b>Cut off timing for subscriptions/ redemptions/ switches</b><br><b>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</b> | <p>The below cut-off timings and applicability of NAV shall be applicable in respect of valid applications received at the Official Point(s) of Acceptance on a Business Day:</p> <p><b>For Purchase of any amount:</b></p> <p>In respect of valid applications received upto 3.00 p.m. and where the funds for the entire amount are available for utilization before the cut-off time i.e. credited to the bank account of the Scheme before the cut-off time - the closing NAV of the day shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. and where the funds for the entire amount are credited to the bank account of the Scheme either on the same day or before the cut-off time of the next Business Day i.e. available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</p> <p><b>For Switch-ins of any amount:</b></p> <p>In case of switch from one scheme to another scheme received before cut-off i.e. upto 3 p.m. having business day for both the schemes, closing NAV of the Business Day shall be applicable for switch-out scheme and for Switch-in scheme, the closing NAV of the Business Day shall be applicable, on which funds are available for utilization in the switch-in scheme (allocation shall be in line with the redemption payout).</p> <p><b>For Redemptions including Switch - outs:</b></p> <p>In respect of valid applications received up to 3.00 p.m. – same day's closing NAV shall be applicable.</p> <p>In respect of valid applications received after 3.00 p.m. - the closing NAV of the next Business Day shall be applicable.</p> |

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|   | <p>With respect to investors who transact through the stock exchange, a confirmation slip given by the stock exchange mechanism shall be considered for the purpose of determining Applicable NAV for the Scheme and cut off timing for the transactions.</p> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of dividend etc.</p>  |
| <b>Minimum balance to be maintained and consequences of non-maintenance</b> | There is no such requirement.  |
| <b>Accounts Statements</b>  | <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 business days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A consolidated Account Statement and Monthly CAS shall be issued to investors that have opted for delivery via electronic mode (e-CAS) by the twelfth (12th) day from the month end, detailing all the transactions across all schemes of Navi Mutual Fund and to investors that have opted for delivery via physical mode by the fifteenth (15th) day from the month end.</p> <p>The CAS will be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs. The depositories shall also intimate the investor on quarterly basis through the SMS mode specifying the email id on which the CAS is being sent.</p> <p>If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on monthly basis. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis.</p> |

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|  | <p>The depositories shall dispatch the CAS to investors that have opted for delivery via electronic mode, on or before the eighteenth (18th) day of April and October and to investors that have opted for delivery via physical mode, on or before the twenty-first (21st) day of April and October.</p> <p>However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the Depositories and the AMCs/MF-RTAs.</p> <p>In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement.</p> <p>The transactions viz. purchase redemption, switch, etc., carried out by the Unit holders shall be reflected in the CAS on the basis of Permanent Account Number (PAN).</p> <p>The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.</p> <p>In case of a specific request received from the Unit holders, the AMC will provide an account statement (reflecting transactions of the Fund) to the investors within 5 Business Days from the receipt of such request, by mail/email.</p> <p>The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual Fund/ AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.</p> <p>Half Yearly CAS shall be issued to investors that have opted for e-CAS on or before the eighteenth (18th) day of April and October, to all investors providing the prescribed details across all schemes of mutual funds and to investors that have opted for delivery via physical mode by the twenty first (21st) day of April and October.</p> <p>The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.</p> <p>The Account Statement shall state that the net investment as gross subscription less transaction charges, if any and specify the no. of units allotted against the net investment.</p> |
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|                       | <p>CAS for investors having Demat account:</p> <ul style="list-style-type: none"> <li>Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.</li> <li>If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.</li> <li>No Account Statements will be issued by the AMC to Unit holders who hold units in dematerialized mode. For Units in dematerialised mode, the Account Statements may be obtained by the Investor from the depository participants with whom the investor holds the DP account.</li> </ul> <p>The dispatch of CAS by the depositories would constitute compliance by the AMC/ the Mutual Fund with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations and as per SEBI Circular Reference no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated February 14, 2025.</p> <p><b>For further details, refer SAI</b></p> |
| <b>Dividend/ IDCW</b> | <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date.</p> <p>Not Applicable for Navi US Total Stock Market Fund of Fund and Navi Nasdaq 100 Fund of Fund.</p>  |
| <b>Redemption</b>     | <ul style="list-style-type: none"> <li><b>For Navi Nifty 50 Index Fund, Navi Nifty Next 50 Index Fund, Navi Nifty Bank Index Fund, Navi Nifty Midcap 150 Index Fund, Navi Nifty India Manufacturing Index Fund, Navi ELSS Tax Saver Nifty 50 Index Fund, Navi BSE Sensex Index Fund, Navi Nifty IT Index Fund, Navi Nifty 500 Multicap 50:25:25 Index Fund, Navi Nifty Smallcap250 Momentum Quality 100 Index Fund:</b></li> </ul>  |

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|                     | <p>Under normal circumstances the AMC shall endeavor to dispatch the Redemption proceeds within 01 business Day from date of receipt of request from the Unit holder.</p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 03 business Days of receiving a valid redemption request.</p> <ul style="list-style-type: none"> <li>• <b>Applicable for Navi US Total Stock Market Fund of Fund &amp; Navi Nasdaq 100 Fund of Fund:</b></li> </ul> <p>As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 05 business Day of receiving a valid redemption request from the Unitholder or as per timelines prescribed by AMFI in case of exceptional circumstances.</p> <p>A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 5 business Days from the date of receipt of a valid redemption request.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p> <p><b>For further details, please refer SAI.</b></p> |
| <b>Bank Mandate</b> | <p>Registering Multiple Bank Accounts (Pay-in bank accounts)</p> <ol style="list-style-type: none"> <li>1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect of an investor folio.</li> <li>2. Registering of Multiple Bank Accounts will enable the Fund to systematically validate the Pay-in payment and avoid acceptance of third party payments. "Pay-in" refers to payment by the Fund to the Investor.</li> <li>3. Investor can register upto 5 Pay-in bank accounts in case of individuals and HUFs, and upto 10 in other cases.</li> <li>4. In case of Multiple Registered Bank Account, investor may choose one of the registered bank accounts for the credit of redemption/dividend proceeds (being "Pay-out bank account"). Investor may, however, specify any other registered bank accounts for credit for redemption proceeds at the time of requesting for the redemption. Investor may change such Pay-out Bank Account, as necessary, through written instructions.</li> </ol>  |

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|   | <p>5. For the purpose of registration of bank accounts(s), Investor should submit Bank Mandate Registration Form together with any of the following documents.</p> <p>i) Cancelled cheque leaf in respect of bank account to be registered; or</p> <p>ii) Bank Statement/Pass Book page with the Investor's bank account number, name and address.</p> <p>6. The AMC will register the bank account only after verifying that the sole/1<sup>st</sup> Joint holder is the holder/one of the joint holders of the bank account. In case the copy of documents is submitted, investor shall submit the original to the AMC/Service Center for verification and the same shall be returned.</p> <p>7. Investors may note that in case where his bank account number has changed for any reason, a letter issued by the bank communicating such change is also required to be submitted along with the Bank Mandate Registration Form.</p> <p>8. In case of existing investors, their existing registered bank mandate, and in case of new Investors, their bank account details as mentioned in the Application Form shall be treated as default account for Pay-out, if they have not specifically designated a default Pay-out bank account. Investors may change the same through written instructions.</p> <p>9. Where an investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account.</p> <p>10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of upto 10 days for revised mandate/default Bank Account. The same shall be communicated to the investor through such means as may be deemed fit by the AMC.</p> <p>Investors may also note the terms and conditions as appearing in the Multiple Bank Account Registration Form are also available at the Investor Service Center/AMC Website. The AMC may request for such additional documents or information as it may deem fit for registering the aforesaid Bank Accounts.</p> |
| <b>Delay in payment of redemption/ repurchase proceeds/dividend</b>               | <p>The Asset Management Company shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.</p> <p><b>For further details, refer SAI.</b></p>  |
| <b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> | <p>As per Paragraph 14.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the unclaimed Redemption and Dividend amounts may be deployed by the Fund in money market instruments only. The unclaimed Redemption and Dividend amounts may be deployed in money market instruments and such other instruments/securities as maybe permitted from time to time. The investment management fee charged by the AMC for managing such unclaimed amounts shall not exceed 50 basis points.</p>   |

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|  | <p>The AMC reserves the right to provide the facility of redeeming Units of the Scheme through an alternative mechanism including but not limited to online transactions on the Internet, as may be decided by the AMC from time to time. The alternative mechanism may also include electronic means of communication such as redeeming Units online through the AMC Website or any other website, etc. The alternative mechanisms would be applicable to only those investors who opt for the same in writing and/or subject to investor fulfilling such conditions as AMC may specify from time to time.</p> <p><b>Important Note:</b> All applicants for Purchase of Units /Redemption of Units must provide a bank name, bank account number, branch address, and account type in the Application Form.</p> <p><b>For further details, refer SAI.</b></p>  |
| <b>Disclosure w.r.t investment by minors</b> | <p>Minor Unit holder on becoming major shall submit application form along with prescribed documents to the AMC/Registrar to change the status from minor to major. On the day the minor attains the age of majority, the folio of minor shall be frozen for operation by the guardian and any transactions (including redemption) will not be permitted till the documents to change the status are not received by AMC /RTA.</p> <p>As per Paragraph 17.6 of SEBI Master circular on Mutual Funds dated June 27, 2024, following process/ change shall be applicable with immediate effect with respect to Investments made in the name of a minor through a guardian:</p> <ul style="list-style-type: none"> <li>• Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor / Minor with guardian or from a joint account of the minor with the guardian only. For existing folios, in case the pay-out bank mandate is not held solely by minor or jointly by minor and guardian, the investors are requested to provide a change of Pay-out Bank mandate request before providing redemption request.</li> <li>• Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with parent/legal guardian after completing all KYC formalities.</li> <li>• Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide KYC / FATCA details, updated bank account details including cancelled original cheque leaf of the new account and his/her specimen signature duly authenticated by banker/guardian. No</li> </ul> |

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|  | <p>further transactions shall be allowed till the status of the minor is changed to major.</p> <p>Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p><b>For further details, refer SAI.</b></p>  |
| <p><b>Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE</b></p> | <p><b>Purchase/Redemption of units through Stock Exchange Infrastructure:</b></p> <p>The investors can purchase and redeem units of the scheme on Mutual Fund Services System (MFSS) of the National Stock Exchange of India Ltd. (NSE) and on the BSE Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of Bombay Stock Exchange Limited (BSE).</p> <p>The following are the salient features of the abovementioned facility:</p> <ol style="list-style-type: none"> <li>1. The MFSS and BSE StAR MF System are the electronic platforms provided by NSE and BSE respectively to facilitate purchase/redemption of units of mutual fund scheme(s). The units of eligible schemes are not listed on NSE &amp; BSE and the same cannot be traded on the stock exchange like shares.</li> <li>2. The facility for purchase/redemption of units on MFSS/BSE StAR MF will be available on all business days between 9.00 a.m. to 3.00 p.m. or such other time as may be decided from time to time.</li> <li>3. Eligible Participants</li> </ol> <p>All the trading members of NSE and BSE who are registered with AMFI as mutual fund advisor and who are registered with NSE and BSE as Participants will be eligible to offer MFSS and BSE StAR MF System respectively ('Participants'). In addition to this, the Participants will be required to be empanelled with Navi AMC Ltd. (Formerly known as Essel Finance AMC Limited) and comply with the requirements which may be specified by SEBI/ NSE/ BSE from time to time. All such Participants will be considered as Official Points of Acceptance (OPA) of Navi Mutual Fund in accordance with the paragraph 16.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024.</p> |



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|  | <p>4. Eligible investors</p> <p>The facility for purchase / redemption of units of the scheme will be available to existing as well as new investors. However, switching of units is not currently permitted. To purchase /redeem the units of the scheme through MFSS facility, an investor is required to sign up for MFSS by providing a letter to Participant in the format prescribed by NSE. For availing BSE StAR MF System, the investor must comply with operating guidelines issued by BSE.</p> <p>5. Investors have an option to hold units in either physical mode or dematerialized (electronic) mode.</p> <p>6. Cut off timing for purchase /redemption of units</p> <p>Time stamping as evidenced by confirmation slip given by stock exchange mechanism will be considered for the purpose of determining applicable NAV and cut off timing for the transactions. The applicability of NAV will be subject to guidelines issued by SEBI on uniform cut-off time for applicability of NAV.</p> <p>7. The procedure for purchase/redemption of units through MFSS/BSE StAR MF System is as follows:</p> <p><b>A. Physical mode:</b></p> <p>Purchase of Units:</p> <ol style="list-style-type: none"> <li>The investor is required to submit purchase application form (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to the Participant.</li> <li>Investor will be required to transfer the funds to Participant.</li> <li>The Participant shall verify the application for mandatory details and KYC compliance.</li> <li>After completion of the verification, the Participant will enter the purchase order in the Stock Exchange system and issue system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant.</li> <li>The Participant will provide allotment details to the investor.</li> <li>The Registrar will send Statement of Account showing number of units allotted to the investor.</li> </ol> <p><b>Redemption of Units:</b></p> |
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|  | <ul style="list-style-type: none"> <li>i. The investor is required to submit redemption request (subject to limits prescribed by NSE/BSE from time to time) along with all necessary documents to Participant.</li> <li>ii. After completion of verification, the Participant will enter redemption order in the Stock Exchange system and issue system generated confirmation slip to the investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.</li> <li>iii. The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details available in the records of Registrar.</li> </ul> <p><b>B. Depository mode:</b></p> <p>Purchase of Units:</p> <ul style="list-style-type: none"> <li>i. The investor intending to purchase units in Depository mode is required to have depository account (beneficiary account) with the depository participant of National Securities Depository Ltd. and/or Central Depository Services (India) Ltd.</li> <li>ii. The investor is required to place an order for purchase of units (subject to limits prescribed by NSE/BSE from time to time) with the Participant.</li> <li>iii. The investor should provide his Depository account details along with PAN details to the Participant. Where investor intends to hold units in dematerialized mode, KYC performed by Depository Participant will be considered compliance with applicable requirements specified in this regard in terms of clause 16.1.1 of SEBI Master Circular dated June 27, 2024.</li> <li>iv. The Participant will enter the purchase order in the Stock Exchange system and issue system generated order confirmation slip to the investor. Such confirmation slip will be the proof of transaction till the investor receives allotment details from Participant.</li> <li>v. The investor will transfer the funds to the Participant.</li> <li>vi. The Participant will provide allotment details to the investor.</li> <li>vii. Registrar will credit units to the depository account of the investor directly through credit corporate action process.</li> <li>viii. Depository Participant will issue demit statement to the investor showing credit of units.</li> </ul> |
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|  | <p><b>Redemption of Units:</b></p> <ol style="list-style-type: none"> <li>i. Investors who intend to redeem units through dematerialized mode must either hold units in depository (electronic) mode or convert his existing units from statement of account mode to depository mode prior to placing of redemption order.</li> <li>ii. The investor is required to place an order for redemption (subject to limits prescribed by NSE/BSE from time to time) with the Participant. The investor should provide their Depository Participant on same day with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account.</li> <li>iii. The redemption order will be entered in the system and an order confirmation slip will be issued to investor. The confirmation slip will be proof of transaction till the redemption proceeds are received from the Registrar.</li> <li>iv. The redemption proceeds will be directly sent by the Registrar through appropriate payment mode such as direct credit, NEFT or cheque/demand draft as decided by AMC from time to time, as per the bank account details recorded with the Depository.</li> </ol> <ol style="list-style-type: none"> <li>8. An account statement will be issued by Navi Mutual Fund to investors who purchase/redeem units under this facility in physical mode. In case of investor who purchase/redeem units through this facility in dematerialized mode, his depository participant will issue demit statement showing credit/debit of units to the investor's accounts. Such demit statement given by the Depository Participant will be deemed to be adequate compliance with the requirements for dispatch of statement of account prescribed by SEBI.</li> <li>9. Investors should note that electronic platform provided by NSE/BSE is only to facilitate purchase/redemption of units in the Scheme. In case of non-commercial transaction like change of bank mandate, nomination etc. the Unit holder should submit such request to the Investor Services Center of Navi Mutual Fund in case of units held in physical mode. Further in case of units held in dematerialized mode, requests for change of address, bank details, nomination should be submitted to his Depository Participant.</li> <li>10. Investors will be required to comply with Know Your Customer (KYC) norms as prescribed by BSE/NSE/NSDL/CDSL and Navi Mutual Fund to purchase/redeem units through stock exchange infrastructure.</li> <li>11. Investors should note that the terms &amp; conditions and operating guidelines issued by NSE/BSE shall be applicable for purchase/ redemption of units through stock exchange infrastructure.</li> </ol> |
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