

NAVI NASDAQ 100 FUND OF FUND

SCHEME INFORMATION DOCUMENT

NAVI NASDAQ 100 FUND OF FUND

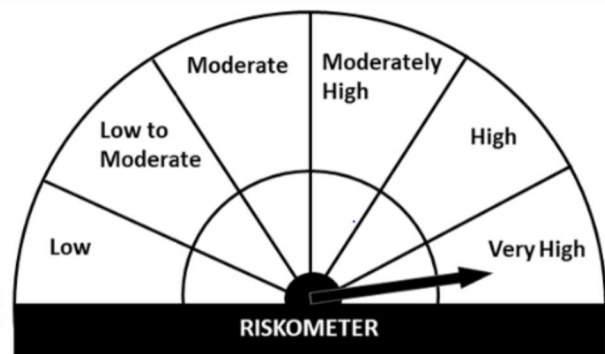
An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index
 Continuous Offer of Units at Applicable NAV
 (Face Value: Rs. 10/-)

Navi NASDAQ 100 Fund of Fund

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

This product is suitable for investors who are seeking*

- Capital appreciation over the long term.
- Return that corresponds generally to the performance of NASDAQ 100 Index, subject to tracking error.



Investors understand that their principal will be at Very High Risk

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post New Fund Offer when the actual investments are made)

Offer for face value of Rs. 10/- per unit during the New Fund Offer Period and at Continuous offer for units at NAV based prices

New Fund Offer Opens on: 03 March, 2022

New Fund Offer Closes on: 17 March, 2022

Scheme re-opens on or before: Within 5 business days from date of allotment.

| | |
|----------------------------------|--|
| Name of the Sponsor | Anmol Como Broking Private Limited ("ACBPL") |
| Name of Mutual Fund | Navi Mutual Fund (Formerly known as Essel Mutual Fund) |
| Name of Asset Management Company | Navi AMC Limited (Formerly known as Essel Finance AMC Limited) |
| Name of Trustee Company: | Navi Trustee Limited (Formerly known as Essel MF Trustee Limited) |
| Addresses, | <i>Registered Office:</i> |

NAVI NASDAQ 100 FUND OF FUND

| | |
|---------|--|
| | "Peerless Mansion", 3 rd Floor, 1, Chowringhee Square, Kolkata- 700 069 |
| Website | www.navimutualfund.com |

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations or the Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the Asset Management Company (AMC). The Units being offered for public Subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective Investor ought to know before investing. Before investing, Investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centre's / Website / Distributors or Brokers.

The Investors are advised to refer to the Statement of Additional Information (SAI) for details of Navi Mutual Fund, Tax and Legal issues and general information on www.navimutualfund.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website www.navimutualfund.com.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated February 14, 2022.

NAVI NASDAQ 100 FUND OF FUND

TABLE OF CONTENTS

| | |
|--|---------------|
| HIGHLIGHTS/SUMMARY OF THE SCHEME..... | 5- - 7 |
| 1. Investment objective | |
| 2. Liquidity | |
| 3. Benchmark | |
| 4. Transparency/NAV Disclosure | |
| 5. Loads | |
| 6. Investment Options | |
| 7. Minimum Application Amount | |
| | |
| I. INTRODUCTION..... | 8 - 25 |
| A. RISK FACTORS | |
| i. Standard Risk Factors | |
| ii. Scheme Specific Risk Factors | |
| B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME | |
| C. SPECIAL CONSIDERATIONS, if any | |
| D. ANTIMONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC) | |
| E. DEFINITIONS | |
| F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY | |
| | |
| II. INFORMATION ABOUT THE SCHEME..... | 26- 49 |
| A. TYPE OF THE SCHEME | |
| B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME | |
| C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS? | |
| D. WHERE WILL THE SCHEME INVEST? | |
| E. WHAT ARE THE INVESTMENT STRATEGIES | |
| F. FUNDAMENTAL ATTRIBUTES | |
| a. Type of a scheme | |
| b. Investment Objective | |
| c. Terms of Issue | |
| G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE? | |
| H. WHO MANAGES THE SCHEME? | |
| I. WHAT ARE THE INVESTMENT RESTRICTIONS? | |
| J. HOW HAS THE SCHEME PERFORMED? | |
| K. HOW THIS SCHEME IS DIFFERENT FROM THE EXISTING OPEN ENDED SCHEMES OF NAVI MUTUAL FUND | |
| L. CREATION OF SEGREGATED PORTFOLIO IN THE SCHEME | |
| | |
| III. UNITS AND OFFER..... | 50-80 |
| A. NEW FUND OFFER (NFO) | |
| New Fund Offer Period | |
| New Fund Offer Price | |
| Minimum amount for application | |
| Maximum Amount to be raised (if any) | |
| Where can you submit the filled up applications | |

NAVI NASDAQ 100 FUND OF FUND

How to Apply

B. ONGOING OFFER DETAILS

Ongoing Offer Period

Cut off timings for subscription/redemption/switches

Registering Multiple Bank Accounts (Pay-in Bank Accounts)

C. PERIODIC DISCLOSURES

D. COMPUTATION OF NAV

IV. FEES AND EXPENSES.....81-87

A. New Fund Offer (NFO) Expenses

B. Annual Scheme Recurring Expenses

C. Load Structure

D. Waiver of Load for Direct Applications

V. RIGHTS OF UNITHOLDERS87

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OFINSPECTIONS.....87-89

NAVI NASDAQ 100 FUND OF FUND

HIGHLIGHTS/SUMMARY OF THE SCHEME

Type of Scheme:

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

Investment objective

The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/ or Index Fund based on NASDAQ 100 Index. However, there is no assurance that the investment objective of the Scheme will be realized.

Liquidity

The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days on an ongoing basis, commencing not later than 5 working days from the date of closure of NFO period. Under normal circumstances the AMC shall dispatch the Redemption proceeds within 5 working Days from date of receipt of request from the Unit holder.

As per SEBI Regulations, the Mutual Fund shall dispatch redemption proceeds within 10 Business Days of receiving a valid redemption request. 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 10 Business Days from the date of receipt of a valid redemption request.

Benchmark

NASDAQ 100 Index

Transparency/NAV Disclosure

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment.

Subsequently, the AMC will calculate the NAVs for all the Business Days. The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI. The Asset Management Company ("AMC") shall calculate and update the NAVs of the Scheme on its website (www.navimutualfund.com) and of the Association of Mutual Funds in India ("AMFI") (www.amfiindia.com) on next Business day by 10.00 a.m.. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours of the following business day of the next business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

The AMC will disclose the portfolio in a user friendly & downloadable spreadsheet format, as on the last day of the month /half year for the scheme(s) on its website (www.navimutualfund.com) and on the website of AMFI (www.amfiindia.com) of the Scheme within ten days from the close of each month/half year . In case of investors whose email addresses are registered with Navi Mutual Fund, the AMC shall

NAVI NASDAQ 100 FUND OF FUND

send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.

The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year. The Annual Report shall also be displayed on the website of AMC and AMFI.

Loads

Entry Load : NIL
Exit Load : NIL

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

SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Transaction Charges

SEBI vide its circular no. Cir/IMD/DF/13/2011 dated 22 August 2011 has allowed mutual funds to levy a transaction charge on subscriptions of Rs.10,000 and above, which shall be deducted by the AMC from subscription amount and paid to the distributors.

For more details on Load Structure and Transaction Charges, refer to the paragraph 'Load Structure'.

Investment Plans/Options

The Scheme has two Plans: Regular & Direct

Each Plan offers Growth Option.

Direct Plan is only for the investors who purchase/subscribe Units in the Scheme directly with the Fund (i.e. Investments not routed through AMFI Registration number (ARN) Holder). Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund; except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors.

The following criteria will be considered for Uniform disclosure on treatment of applications under Direct/Regular plans:

| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured |
|----------|---------------------------------------|--------------------------------|-----------------------------|
| 1 | Not mentioned | Not mentioned | Direct Plan |
| 2 | Not mentioned | Direct | Direct Plan |
| 3 | Not mentioned | Regular | Direct Plan |
| 4 | Mentioned | Direct | Direct Plan |
| 5 | Direct | Not Mentioned | Direct Plan |
| 6 | Direct | Regular | Direct Plan |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|---|-----------|---------------|--------------|
| 7 | Mentioned | Regular | Regular Plan |
| 8 | Mentioned | Not Mentioned | Regular Plan |

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.

Default Option: Growth

All plans and options available for offer under the Scheme shall have a common portfolio but separate NAVs, as applicable, shall be applied among Plans and Options.

Minimum Application Amount

Rs. 500/- and in multiples of Re. 1/- thereafter

Minimum Additional Purchase Amount

Rs. 100/- and in multiples of Re. 1/-

Minimum application amount is applicable only at the time of creation of new folio.

NAVI NASDAQ 100 FUND OF FUND

I. INTRODUCTION

A. RISK FACTORS

i. Standard Risk Factors:

- 1) Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- 2) As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- 3) Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- 4) Navi NASDAQ 100 Fund of Fund is only the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- 5) The settler of the Mutual Fund is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.
- 6) Navi NASDAQ 100 Fund of Fund is not a guaranteed or assured return Scheme.
- 7) The Sponsor, their affiliates, associates, subsidiaries, the Mutual Fund and the AMC may invest directly or indirectly in the Scheme, over a period of time; subject to the SEBI (Mutual Funds) Regulations. These entities may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Accordingly, Redemption of Units held by such entities may have an adverse impact on the Scheme because the timing of such Redemption may impact the ability of other Unit holders to Redeem their Units.
- 8) Different types of Securities in which the Scheme would invest as given in this Scheme Information Document carry different levels and types of risks. Accordingly, the Scheme's risk may increase or decrease depending upon its investment pattern. Investment decisions made by the AMC may not always be profitable

ii. Scheme Specific Risk Factors

The Scheme is subject to the risks described below. Some or all of these risks may adversely affect Scheme's NAV, trading price, yield, return and/or its ability to meet its objectives.

- The Scheme may invest predominantly in the units of overseas mutual fund(s) ETF's and or Index funds based on NASDAQ 100 Index, which invest in equity or equity related securities of top 100 domestic and international non-financial companies listed at NASDAQ Stock Market. Any change in the investment policies or the fundamental attributes of the underlying schemes could affect the performance of the Scheme.

NAVI NASDAQ 100 FUND OF FUND

- The Scheme will primarily invest in overseas mutual funds ETF's and or Index funds based on NASDAQ 100 Index. For every such investment, the risk factors of the underlying schemes will be relevant and must be treated as risk factors of Navi NASDAQ 100 Fund of Fund. The risks in such underlying schemes may relate to factors such as performance of underlying stocks, bonds, derivative instruments, offshore investments, interest rates risks, and exchange risks, to name a few.
- To the extent the assets of the Scheme are invested in overseas funds, the performance, risk profile and liquidity of the Scheme will be directly related to those of the underlying funds.
- The funds in which the Scheme invests may not perform in line with the market and may also not achieve its investment objective. In such a situation, the performance of the Scheme could be affected and its ability to achieve its investment objective may be impaired.
- Investments in underlying schemes will have all the risks associated with such schemes including performance of underlying stocks, derivative investments, off shore investments, stock lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, etc.
- The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying Schemes.
- Since the Scheme proposes to invest in underlying schemes, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying schemes may affect the performance of the Scheme.
- The Portfolio disclosure of the Scheme may be limited to providing the particulars of the underlying schemes where the Scheme has invested and may not include the investments made by the underlying schemes.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pretax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
- The Portfolio rebalancing may result in higher transaction costs.
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.

Risk associated with investing in NASDAQ 100 ETF's and /or Index Funds

a. Investments in the equity shares of the Companies constituting the Index are subject to price fluctuation on daily basis. The volatility in the value of equity is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on individual securities/sector and consequently on the NAV of Scheme.

b. As the units of underlying ETF's are listed on the Stock Exchange, trading in the units may be halted due to market conditions or for reasons that in the view of the Exchange Authorities or Regulator. There could also be trading halts caused by extraordinary market volatility and pursuant to Exchange

NAVI NASDAQ 100 FUND OF FUND

Authorities and Regulator circuit filter rules and the underlying ETF's would not be able to buy/sell securities in case of subscriptions/redemptions, which may impact the Scheme.

Further, there can be no assurance that the requirements of the exchange necessary to maintain the listing of the Underlying ETF's will continue to be met or will remain unchanged.

c. Listing and trading of the underlying ETF's are undertaken on the Stock Exchanges within the rules, regulation and policy of the Stock Exchange and Regulator. Any change in trading rules, regulation and policy by the regulatory authority would have a bearing on the trading of the units of the underlying ETF's and its prices.

d. The NAV of the underlying ETF's and or Index funds reflect the valuation of its investment and any changes in market value of its investments would have a bearing on its NAV. When the units are traded on the Stock Exchange, the units of the underlying ETF's may trade at prices which can be different from the NAV due to various factors like demand and supply for the units of the underlying ETF's, perceived trends in the market outlook, etc.

e. Market Risk: The underlying ETF's and or Index funds NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations in underlying ETF's and or Index funds NAV in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in government policies, changes in interest rates, inflation and other monetary factors causing movement in prices of underlying investments.

f. Index-Related Risk: The underlying ETF's and or Index funds invests in NASDAQ 100 Index securities in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Index would be applicable to the underlying ETF's and or index funds. The Index has its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The underlying ETF's and or Index funds would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The underlying ETF's and or Index funds would not select securities in which it wants to invest but is guided by the Index. As such the underlying ETF's and or Index funds is not actively managed but is passively managed.

There is no guarantee that the underlying ETF's and or Index funds will achieve a high degree of correlation to the Underlying Index and therefore achieve its investment objective.

g. Management Risk. As the underlying ETF's and or Index funds may not fully replicate the Underlying Index, it is subject to the risk that investment strategy may not produce the intended results.

h. Concentration Risk. The underlying ETF's and or Index funds may be susceptible to an increased risk of loss, including losses due to adverse occurrences affecting the underlying ETF's and or index funds more than the market as a whole, to the extent that the investments are concentrated in the securities of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector or asset class.

i. Currency Risk: As the underlying ETF's and or Index funds will invest in securities which are denominated in foreign currencies, fluctuations in the exchange rates of these foreign currencies may

NAVI NASDAQ 100 FUND OF FUND

have an impact on the income and value of the underlying ETF's and or index funds. Thus, returns to investors are the result of a combination of returns from investments and from movements in exchange rates. Thus, the Indian rupee equivalent of the net assets, distribution and income may be adversely affected by changes in the exchange rates of respective foreign currencies relative to the Indian Rupee. Restrictions on currency trading that may be imposed by developing market countries will have an adverse effect on the value of the securities of companies that trade or operate in such countries. The repatriation of capital to India may also be hampered by changes in the regulations concerning exchange controls or political circumstances as well as the application to it of other restriction on investment.

j. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the underlying ETF's and or Index funds to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the underlying ETF's and or Index funds portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the underlying ETF's and or Index funds.

k. Passive Investments: The underlying ETF's and or Index funds is not actively managed. Since the Underlying Scheme is linked to index, it may be affected by a general decline in the stocks constituting NASDAQ Index. The Scheme as per its investment objective invests in the units of the Underlying ETF's and or Index funds regardless of their investment merit.

l. Equity Securities Risk. Equity securities are subject to changes in value and their values may be more volatile than those of other asset classes.

m. Tracking Error Risk: Tracking error is the divergence of the underlying ETF's and or Index funds from that of the Underlying Index. Tracking error may occur because of differences between the securities held in the underlying ETF's and or Index Fund's portfolio and those included in the Underlying Index, pricing differences (including differences between a security's price at the local market close and the intrinsic value of a security at the time of calculation of the NAV), transaction costs, the underlying Fund's holding of cash, changes to the Underlying Index or the need to meet various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions.

n. Treaty/ Tax Risk. The Fund rely on the Double Tax Avoidance Agreement (DTAA) between India and Luxembourg/Ireland/other countries for relief from certain Indian taxes. Treaty renegotiation (particularly to introduce a limitation on benefits clause) or future legislative or regulatory changes or other administrative or legal developments, which may result in higher taxes and/or lower returns for the Fund.

Trading through mutual fund trading platforms of BSE and/ or NSE

In respect of transaction in Units of the Scheme through BSE and/ or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by BSE and/ or NSE and their respective clearing corporations on which the Mutual Fund has no control.

NAVI NASDAQ 100 FUND OF FUND

Risks associated with Fixed Income securities:

The following are the risks associated with investment in Fixed Income securities:

Interest-Rate Risk: Fixed income securities such as government bonds, corporate bonds, Money Market Instruments and Derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices depends upon the coupon and maturity of the security. It also depends upon the level at which the security is being traded.

Re-investment Risk: Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.

Basis Risk: The underlying benchmark of a floating rate security or a swap might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the portfolio.

Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.

Liquidity Risk: The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.

Credit Risk: This is the risk associated with the issuer of a debenture/bond or a Money Market Instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government Securities. Within corporate bonds also there are different levels of safety and a bond rated higher by a particular rating agency is safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

Settlement Risk: Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.

Risks associated with investing in Tri-Party Repos Segments

The mutual fund is a member of securities and Tri-Party Repos segments of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-Party Repos segments are settled centrally through the infrastructure and settlement systems provided by CCIL; thus

NAVI NASDAQ 100 FUND OF FUND

reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time. In the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund allocated to the scheme on a pro-rata basis.

Risk Factors Associated with investing in Foreign Securities:

Subject to necessary approvals and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated under the Regulations or by the RBI from time to time.

Overseas investments will be made subject to any/all approvals, conditions thereof as may be stipulated under the Regulations or by RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing.

The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian/sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.

To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Legal and Regulatory Risk - Legal and regulatory changes could occur during the term of the Scheme which may adversely affect it. If any of the laws and regulations currently in effect should change or any new laws or regulations should be enacted, the legal requirements to which the Scheme and the investors may be subject could differ materially from current requirements and may materially and adversely affect the Scheme and the investors. Legislation/ Regulatory guidelines could also be imposed retrospectively.

Taxation Risk - Investment in Offshore Funds poses additional challenges based on the tax laws of each respective country or jurisdiction. The scheme may be subject to a higher level of taxes than originally anticipated and or dual taxation. The Scheme may be subject to withholding or other taxes on income

NAVI NASDAQ 100 FUND OF FUND

and/or gains arising from its investment portfolio. Further, such investments are exposed to risks associated with the changing / evolving tax / regulatory regimes of all the countries where the Scheme invests. All these may entail a higher outgo to the Scheme by way of taxes, transaction costs, fees etc. thus adversely impacting its NAV; resulting in lower returns to an Investor.

Risk Factors relating to Portfolio Rebalancing

In the event that the asset allocation of the Scheme deviates from the ranges as provided in the asset allocation table in this SID, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table. However, if market conditions do not permit the Fund Manager to rebalance the portfolio of the Scheme beyond 7 days then the AMC would notify the Board of the Trustee Company and the Investment Committee of the AMC with appropriate justifications.

Risk factor associated with segregated portfolio

Investor holding units of segregated portfolio may not be able to liquidate their holding till the time realisable value is recovered.

Security comprising of segregated portfolio may realise lower value or may realise zero value.

Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks factors associated with investments in Repo Transactions in Corporate Bond:

In repo transactions, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

Counter party Risk: This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price on the contracted date. The Investment Manager will endeavour to manage counterparty risk by dealing only with counterparties, having strong credit profiles, approved by our credit risk analysis team. The exposure to each counterparty will be within the overall approved credit limits. Also, the counterparty risk is to an extent mitigated by taking collateral equivalent in value to the transaction after knocking off a minimum haircut on the intrinsic value of the collateral. In the event of default by the repo counterparty, the scheme shall have recourse to the corporate debt securities.

Collateral Risk: Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA or equivalent and above rated money market and corporate debt securities. Any rating downgrade will tantamount to either an early termination of the repo agreement or a call for fresh margin to meet the minimum haircut requirement. In addition, the Investment manager may apply a higher haircut on the underlying security than mentioned above to adjust for the illiquidity and interest rate risk on the underlying instrument. The adequacy of the collateral will be monitored on a daily basis by considering the daily market value & applying the prescribed haircut. The fund manager shall then arrange for

NAVI NASDAQ 100 FUND OF FUND

additional collateral from the counterparty, within a period of 1 business day. If the counterparty is not able to top-up either in form of cash / collateral, it shall tantamount to early termination of the repo agreement.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS, if any

- Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, before making a decision to invest/redeem/hold Units.
- Neither this Scheme Information Document ("SID"), SAI nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document or Statement of Additional Information in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this Scheme Information Document or Statement of Additional Information are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.

NAVI NASDAQ 100 FUND OF FUND

- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such Redemptions.
- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in Statement of Additional Information.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- In case the AMC or its Sponsor or its Shareholders or their affiliates/associates or group companies make substantial investment, either directly or indirectly in the Scheme. Redemption of Units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unit holders to redeem their units.
- As the liquidity of the Scheme investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for Redemption of Unit may be significant in the event of an inordinately large number of Redemption Requests or of a restructuring of the Scheme portfolio. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances - please refer to the paragraph "Right to Limit Redemptions".

D. Anti-Money Laundering and Know your Customer (KYC): Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the Unit holder the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND (Financial Intelligence Unit – India) and / or to freeze the folios of the investor(s), reject any application(s)/redemptions / allotment of Units.

- In terms of the Prevention of Money Laundering Act, 2002 (PMLA) the rules issued there under and the guidelines /Circulars issued by SEBI all the intermediaries including mutual funds are

NAVI NASDAQ 100 FUND OF FUND

required to formulate and implement a client identification program and to verify and maintain the record of identity and addresses of the investors .

- The AMC has entrusted the responsibility of collection of documents relating to identity and address and record keeping to all agencies currently engaged in KRA which have tied up with the AMC, which act as record keeping agencies. As a token of having verified the identity and address and for efficient retrieval of records, the agencies will issue KYC compliance letter to each investor who submits an application and prescribed documents to the respective agencies.
- As per AMFI Guidelines with effect from January 01, 2011 KYC formalities under the PMLA and related guidelines issued by SEBI must be completed by all the investors (including power of attorney and guardian in case of minor for individual investors intending to invest any amount in the units of the mutual funds .This one time verification is valid for transactions across all mutual funds.

SEBI vide circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011 had mandated (i) Standard KYC form with uniform KYC guidelines and supporting documents to be used by SEBI registered intermediaries and (ii) Centralized KYC registration through KYC Registration Agencies (KRAs) registered with SEBI, w.e.f. January 1, 2012, to bring about uniform KYC process in the securities market, based on SEBI prescribed norms and the KYC details are shared with all SEBI registered intermediaries by the KRAs.

Subsequently, SEBI, vide its circular no. MIRSD/Cir-5/2012 dated April 13, 2012 advised various intermediaries to upload KYC data of its existing customers into the KRA system. While uploading KYC data into the KRA system, intermediaries were also required to highlight such 'Missing/Not Available' KYC information of a customer, which was either not required or not taken previously, but was mandatory as per uniform KYC guidelines issued by SEBI.

In accordance with AMFI best practices guidelines circular no. 62/2015-16 dated September 18, 2015, it is mandatory for all new/existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. as mentioned in the application form. Subscription requests, without providing these details, are liable to be rejected. No subscriptions (whether fresh or additional) and switches pertaining to 'KYC on-hold' cases are accepted, unless the investor / unit holder also submits relevant KYC missing / updated information, which is appropriately updated on the KRA - KYC.

Further, it is mandatory for existing customers to complete In-Person Verification process and provide the missing KYC information failing which their applications / transaction requests for additional subscription (including switches) is liable to be rejected.

Operationalisation of Central KYC Records Registry (CKYCR)

Central Registry of Securitisation and Asset Reconstruction and Security interest of India ('CERSAI') has been authorized by Government of India to act as Central KYC Records Registry under Prevention of Money-Laundering (Maintenance of Records) Rules, 2005 ('PMLA Rules').

SEBI vide its circular no. CIR/MIRSD/66/2016 dated July 21, 2016 and circular no. CIR/MIRSD/120/2016 dated November 10, 2016 has prescribed that the Mutual Fund/ AMC should capture KYC information for sharing with CKYCR as per the KYC template prescribed by

NAVI NASDAQ 100 FUND OF FUND

CERSAI for uniform and smooth implementation of CKYC norms for on boarding of new investors in Mutual Funds with effect from February 1, 2017.

In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

- a) investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- b) investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or fill CKYC Form. The said form is available on Navi Mutual Fund website (www.navimutualfund.com).
- c) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC identifier ('KIN') will be generated for such customer.
- d) new investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- e) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- f) If the PAN of investor is not updated on CKYCR system, the investor should submit self-certified copy of PAN card to the Mutual Fund/ AMC.

The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

Ultimate Beneficial Ownership details:

SEBI vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 further read with AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015 and other applicable regulations has prescribed guidelines, for identification of Beneficial Ownership to be followed by the intermediaries. A 'Beneficial owner' is defined as a natural person or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. In this regard, all categories of investors (including all new / existing investors / unitholders) (except individuals, companies listed on a stock exchange or majority-owned subsidiary of such companies) are mandatorily required to provide beneficial ownership details for all investments. Failing which fund reserves the right to reject applications / subscription requests / additional subscription requests (including switches) / restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

Foreign Account Tax Compliance Act ('FATCA') and Common Reporting Standards (CRS) requirements:

FATCA is a United States of America ("U.S.") tax initiative that requires all financial institutions to report financial transactions of U.S. persons including entities in which U.S. persons hold a substantial ownership, etc. to the relevant tax authorities. It was introduced by the United States

NAVI NASDAQ 100 FUND OF FUND

Department of Treasury and the US Internal Revenue Service (“IRS”), the purpose of FATCA is to encourage better tax compliance by preventing U.S. persons from using financial institutions outside U.S. to avoid U.S. taxation on their income and assets.

Further, similar to FATCA, G20 and OECD countries have developed CRS on Automatic Exchange of Information (AEOI). CRS requires the financial institutions of the source jurisdiction to collect and report information to their tax authorities about account holders “resident” in other countries.

The Indian Government signed an Inter-Governmental Agreement (“IGA”) with the U.S. on July 9, 2015 to implement the FATCA in India. In addition, India also signed the OECD’s Model Competent Authority Agreement for tax information sharing in accordance with multilateral Common Reporting Standard (“CRS”) on June 3, 2015. India had committed to implement CRS and the same has been implemented from January 1, 2016. The Central Board of Direct Taxes has inserted Section 285BA of the Income Tax Act, 1961 along with Rules 114F to 114H (FATCA-CRS Rules), as part of the Income-tax Rules, 1962. These Rules require Indian financial institutions such as the Banks, Mutual Funds, etc. to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our investors and counterparties. According to the FATCA-CRS Rules, financial institutions in India are required to report tax information about account holders that tax resident of U.S. and other foreign countries, to the CBDT/ Indian Government which will, in turn, will relay that information to the IRS and governments of other foreign countries.

These developments have resulted in compliance and reporting obligations on Financial Institutions like Navi Mutual Fund. In relevant cases, information will have to be reported to tax authorities i.e. CBDT. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Navi Mutual Fund has taken appropriate measures in order to become FATCA and CRS compliant, with effect from the applicable date as per applicable laws / rules/ regulations. Navi Mutual Fund may also have to comply with other similar laws as and when applicable.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 inter alia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws.

Accordingly, the following aspects need to be adhered to:

- With effect from November 1, 2015 all investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.
- For all new accounts opened by investors, from September 1, 2015 till October 31, 2015, MFs need to obtain relevant FATCA declarations. These details / certification need to be obtained by December 31, 2015, particularly in cases where, after Indicia search, a positive match is found

NAVI NASDAQ 100 FUND OF FUND

with any US indicia. If self certification is not provided by an investor or the reasonableness of self certification cannot be confirmed, the account is treated as reportable.

- For accounts opened between July 1, 2014 and August 31, 2015, the Government of India vide its press release dated April 11, 2017 has required that all efforts should be made by the AMC to obtain the self-certification from the investor. Further, in case self-certifications are not provided by unitholders till April 30, 2017, the folios would be blocked, which would mean that the AMC would prohibit the unitholder from effecting any transaction with respect to such folios. For pre-existing accounts (as on December 31, 2015 in case of CRS and June 30, 2014 in case of FATCA), specific investors above specified threshold limits would be required to provide self-certification forms.

Prospective investors and Unit holders will therefore be required to comply with the request of the Fund to furnish such information / documentation / declarations as and when deemed necessary by the Investment Manager in accordance with Applicable Laws. In case prospective investor / Unit holder fails to furnish the relevant information / documentation / declarations in accordance with Applicable Laws, the Fund reserves the right to reject the application or redeem the Units held directly or beneficially and may also require reporting of such accounts and/or levy of withholding tax on payments made to the Unit holders / investor and/or take any other action/s in accordance with Applicable Laws. FATCA-CRS provisions are relevant not only at on-boarding stage of Unit holders but also throughout the life cycle of investment with the Fund. Unit holders therefore should immediately intimate to the Fund/the Investment Manager, any change in their status with respect to any FATCA-CRS related information / documentation / declarations provided by them previously, including but not limited to any declarations provided in respect of residency of the Unit holders for tax purposes. Further, if the Fund and/or the Investment Manager is required by Applicable Laws, to provide information regarding the Fund and/or the unit holders / investors to any regulatory authority and/or the Fund Investments and/or income there from, and the Fund and/or the Investment Manager complies with such request in good faith, whether or not it was in fact enforceable, they shall not be liable to the Unit holders / investors or to any other party as a result of such compliance or in connection with such compliance.

- Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA-CRS provisions/requirements. Please note that Navi Mutual Fund will be unable to provide advice to any investor or counterparty about their tax status or FATCA/CRS classification relevant to their account. It is the responsibility of the investor or counterparty to ensure that they record their correct tax status / FATCA/ CRS classification. Investor/ counterparty may seek advice from their tax advisor in this regard. The onus to provide accurate, adequate and timely inputs in this regard would be that of the investor or counterparty. Any changes in earlier information provided must be intimated within 30 days of such change. Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

The AMC reserves the right to change/modify the provisions mentioned above in response to any new regulatory development which may require doing so at a later date.

NAVI NASDAQ 100 FUND OF FUND

E. DEFINITIONS

| | |
|---|---|
| "AMC" or "Asset Management Company" or "Investment Manager" | Navi AMC Limited (Formerly known as Essel Finance AMC Limited) incorporated under the provisions of the Companies Act, 1956 and approved by Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of Navi Mutual Fund. |
| "Applicable NAV" | The NAV applicable for purchase or redemption or Switching of Units based on the time of the Business Day on which the application is time stamped. |
| APPLICATION SUPPORTED BY BLOKED AMOUNT/ASBA | An application as defined in clause (d) of sub-regulation (1) of regulation 2 of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009. |
| "Book Closure" | The time during which the Asset Management Company would temporarily suspend sale, redemption and switching of Units. |
| "Business Day" | <p>A day other than:</p> <ul style="list-style-type: none"> (i) Saturday and Sunday; or (ii) A day on which the banks in Mumbai and /or RBI are closed for business /clearing; or (iii) A day when NASDAQ and/or underlying funds and/or other similar overseas/ funds is closed for subscription/redemption. (iv) A day which is a public and /or bank Holiday at an Investor Service Centre/Official Point of Acceptance where the application is received; or (v) A day on which Sale / Redemption / Switching of Units is suspended by the AMC; or (vi) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time. <p>Further, the day(s) on which the money markets are closed / not accessible, shall not be treated as Business Day(s).</p> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centers/Official Points of Acceptance.</p> |
| "Business Hours" | 9.00 a.m. to 6.00 p.m. on any Business Day or such other time as may be applicable from time to time. |
| "Custodian" | A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is HDFC Bank Ltd. |
| "Depository" | Depository as defined in the Depositories Act, 1996 (22 of 1996). |
| "Derivative" | Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities. |
| "FII" | Foreign Institutional Investor, registered with SEBI under the Securities and |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--------------------------------------|--|
| | Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time. |
| "Floating Rate Debt Instruments" | Floating rate debt instruments are debt securities issued by Central and / or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields. |
| "Gilts" or "Government Securities" | Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time. |
| "GOI" | Government of India |
| "Holiday" | Holiday means the day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike / bandh call made at any part of the country or due to any other reason. |
| "Investment Management Agreement" | The agreement dated 11 August 2009 entered into between Navi Trustee Limited (Formerly known as Essel MF Trustee Limited) and Navi AMC Limited (Formerly known as Essel Finance AMC Limited), as amended from time to time |
| "Investor Service Centers" or "ISCs" | Office/s of Navi AMC Limited (Formerly known as Essel Finance AMC Limited) & KFIN Technologies Private Limited (formerly known as Karvy Fintech Pvt. Ltd) (R&T) or such other centers / offices as may be designated by the AMC from time to time. |
| "Load" | In the case of Redemption / Switch out of a Unit, the sum of money deducted from the Applicable NAV on the Redemption / Switch out (Exit Load) and in the case of Sale / Switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit (Entry Load) in addition to the Applicable NAV. Presently, entry load cannot be charged by mutual fund schemes. |
| "Money Market Instruments" | Includes commercial papers, commercial bills, and treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time. |
| "Mutual Fund" or "the Fund" | Navi Mutual Fund (formerly Essel Mutual Fund), a trust set up under the provisions of the Indian Trusts Act, 1882. |
| "NASDAQ-100 Index" | NASDAQ-100 Index means an Index owned and operated by NASDAQ OMX. |
| "Net Asset Value" or "NAV" | Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time. |
| "NRI" | A Non-Resident Indian or a Person of Indian Origin residing outside India. |
| "Official Points of Acceptance" | Places, as specified by AMC from time to time where application for Subscription / Redemption / Switch will be accepted on ongoing basis. |
| "Person of Indian Origin" | A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he or either of his parents or any of his grandparents was a citizen of India by virtue of Constitution of India or the |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| | Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b). |
| "Rating" | Rating means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999. |
| "RBI" | Reserve Bank of India, established under the Reserve Bank of India Act, 1934, (2 of 1934) |
| "Registrar and Transfer Agent" or Registrar | KFIN Technologies Private Limited (formerly known as Karvy Fintech Pvt. Ltd.), Hyderabad, currently acting as registrar to the Scheme, or any other Registrar appointed by the AMC from time to time. |
| "Redemption / Repurchase" | Redemption of Units of the Scheme as permitted. |
| "Regulatory Agency" | GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund. |
| "Repo" or Reverse Repo | Sale /Purchase of Government Securities with simultaneous agreement to repurchase / resell them at a later date. |
| "Statement of Additional Information" or "SAI" | The document issued by Navi Mutual Fund containing details of Navi Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document. |
| "Sale / Subscription" | Sale or allotment of Units to the Unit holder upon subscription by the Investor / applicant under the Scheme. |
| "Scheme" | Navi NASDAQ 100 Fund of Fund |
| "Scheme Information Document" | This document issued by Navi Mutual Fund, offering for Subscription of Units of Navi NASDAQ 100 Fund of Fund(including and Options there under) |
| "SEBI" | Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992 |
| "SEBI (MF) Regulations" or "Regulations" | Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time |
| "Short Selling" | Short selling means selling a stock which the seller does not own at the time of trade. |
| "Sponsor" | Anmol Como Broking Private Limited ("ACBPL") |
| "Switch" | Redemption of a unit in any scheme (including the / options therein) of the Mutual Fund against purchase of a unit in another scheme (including the Plans /options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any. |
| "Stock Lending" | Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio. |
| "Systematic Transfer Plan" / "STP" | Facility given to the Unit holders to transfer sums on periodic basis from one scheme to another schemes launched by the Mutual Fund from time to time by giving a single instruction. |
| "Trustee" or "Trustee Company" | Navi Trustee Limited (Formerly known as Essel MF Trustee Limited) incorporated under the provisions of the Companies Act, 1956 and approved by SEBI to act as the Trustee to the Scheme of the Mutual Fund. |

NAVI NASDAQ 100 FUND OF FUND

| | |
|-----------------------------|---|
| Trust Deed | The Deed of Trust dated August 4, 2009 made by and between the Sponsor and the Trustee Company establishing the Mutual Fund, as amended from time to time |
| "Unit" | The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme. |
| "Unit holder" or "Investor" | A person holding Units in Navi NASDAQ 100 Fund of Fund. |

INTERPRETATION

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

1. All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
2. All references to "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
3. All references to timings relate to Indian Standard Time (IST).
4. References to a day are to a calendar day including a Non Business Day.

NAVI NASDAQ 100 FUND OF FUND

F. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme are also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information is registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

**For Navi AMC Limited
(Investment Manager to Navi Mutual Fund)**

Sd/-

**Manoj Kumar Bajoria
Chief Compliance Officer and Company Secretary**

**Place: Bengaluru
Date: February 14, 2022**

NAVI NASDAQ 100 FUND OF FUND

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the scheme is to provide long-term capital appreciation by investing in units of overseas ETF's and/ or Index Fund based on NASDAQ 100 Index. However, there is no assurance that the investment objective of the Scheme will be realized.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation pattern will be:

| Instruments | Indicative Allocation | | Risk Profile |
|--|-----------------------|---------|-----------------|
| | Minimum | Maximum | Low/Medium/High |
| Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index | 95% | 100% | High |
| Debt schemes, Debt & Money Market Instruments, including Tri Party Repo [^] , G-Secs and Cash | 0% | 5 % | Low to Medium |

[^]or similar instruments as may be permitted by RBI / SEBI Money Market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills.

The scheme will invest in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index as per the limits specified in the asset allocation of respective schemes. The indicative list of overseas ETF's and/or Index Fund* based on NASDAQ 100 Index are as follows:

- **iShares NASDAQ 100 UCITS ETF USD (Acc)** Invesco NASDAQ 100 ETF (QQQM) or
- USAA NASDAQ-100 Index fund
- similar overseas ETF and/or Index Fund based on NASDAQ 100 Index

* The list of schemes provided is indicative and the Scheme can invest only in similar mutual fund/s or exchange traded fund/s with similar investment strategy, similar investment objective, similar asset allocation, similar benchmark.

Navi Nasdaq 100 Fund of Fund is not a dedicated Feeder fund and investment in underlying fund will be undertaken subject to fulfilment of documentation and regulatory requirements applicable for investing in the underlying fund.

The Scheme shall invest in Units/Securities issued by overseas Mutual Funds or Unit Trusts registered with overseas regulator as may be permissible and described in SEBI Circular Reference No.

NAVI NASDAQ 100 FUND OF FUND

SEBI/IMD/CIR NO. 7/104753/07 dated September 26, 2007 and SEBI Circular– SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI Circular- SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021as may be amended from time to time, within the overall applicable limits.

The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

During the NFO, the intended amount for investment in overseas ETFs is US \$60 Million and the intended amount for investment in overseas Index Funds is US \$100 Million. The said limits shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, shall not be available to the Mutual Fund for investment in Overseas Index Funds / Overseas ETFs and shall be available towards the unutilized industry wide limits. Further investments after the period of six months from the date of closure of NFO will follow the norms for ongoing schemes. As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC. The Scheme may invest upto 5% in units of mutual fund schemes which invest predominantly in the money market securities and / or Debt Schemes of Navi Mutual Fund.

The scheme shall participate in the corporate bond repo transactions and in accordance with extant SEBI / RBI guidelines and any subsequent amendments thereto specified by SEBI and / or RBI from time to time. The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 5% of the net assets of the concerned scheme.

The cumulative gross exposure through units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index, Debt schemes, debt, fixed income derivatives positions, repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme. Investment & Disclosure in the derivatives will be in line with SEBI Circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021.

The scheme will not invest in securitized debt.

The scheme will not participate in securities lending and borrowing.

The scheme will not invest quity derivatives.

The Scheme will not invest in Credit Default Swaps.

The Scheme will not invest in Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs)

The Scheme will not invest in Structured obligation and Credit enhancement.

The Scheme will not invest in debt instruments with special features as stated in the SEBI circular dated March 10,2021

The scheme may invest in listed debt or money market securities, in accordance with SEBI Circular no. SEBI / HO / IMD / DF2 / CIR / P / 2019 / 104 dated October 01, 2019 and other guidelines/circulars as may be amended from time to time.

NAVI NASDAQ 100 FUND OF FUND

The Scheme may also invest in units of debt and liquid mutual fund schemes. As per investment restrictions specified in the Seventh schedule of SEBI (Mutual Fund) Regulations, 1996, the Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, August 16, 2019 and September 20, 2019 as may be amended from time to time.

Changes in Investment Pattern:

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.

In case of any deviation, the asset allocation would be restored in line with the above mentioned asset allocation pattern within 30 days from the date of deviation. In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objective of the scheme.

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.

D. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be invested in instruments which will include but not limited to:

- a) units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index as per the limits specified in the asset allocation. The indicative list of overseas ETF's and/or Index Fund based on NASDAQ 100 Index are as follows:
 - **iShares NASDAQ 100 UCITS ETF USD (Acc)**
 - **Invesco Nasdaq 100 ETF (QQQM)**
 - **USAA NASDAQ-100 Index fund**
 - **Or similar overseas ETF and/or Index Fund based on NASDAQ 100 Index**

NAVI NASDAQ 100 FUND OF FUND

The common factors of the underlying schemes are as follows:

1. iShares NASDAQ 100 UCITS ETF USD (Acc)

Investment Objective: The Fund seeks to track the performance of an index composed of 100 of the largest non-financial companies listed on the NASDAQ Stock Market.

Investment Strategy: The Share Class is a share class of a Fund which aims to achieve a return on your investment, through a combination of capital growth and income on the Fund's assets, which reflects the return of the NASDAQ 100 Index, the Fund's benchmark index (Index). The Share Class, via the Fund is passively managed and aims to invest so far as possible and practicable in the equity securities (e.g. shares) that make up the Index. The Index measures the performance of 100 of the largest US and international companies listed on the NASDAQ stock exchange and which are not in the financial sector, selected according to size and liquidity criteria. The Index is market capitalisation weighted. Market capitalisation is the share price of a company multiplied by the number of shares issued. Securities that are liquid means that they can be easily bought or sold in the market in normal market conditions. The Fund intends to replicate the Index by holding the equity securities which make up the Index, in similar proportions to it. The Fund may also engage in short-term secured lending of its investments to certain eligible third parties to generate additional income to off-set the costs of the Fund. The investment manager may use financial derivative instruments (FDIs) (i.e. investments the prices of which are based on one or more underlying assets) to help achieve the Fund's investment objectives. FDIs may be used for direct investment purposes. The use of FDIs is expected to be limited for this Share Class.

Recommendation: This Fund is suitable for medium to long term investment, though the Fund may also be suitable for shorter term exposure to the Index.

Benchmark: NASDAQ-100® Index

Performance:

12 MONTH PERFORMANCE PERIODS (% USD)

| | 30/6/2016 | 30/6/2017 | 30/6/2018 | 30/6/2019 | 30/6/2020 | 2020 Calendar Year |
|-----------|-----------|-----------|-----------|-----------|-----------|--------------------------|
| | - | - | - | - | - | |
| | 30/6/2017 | 30/6/2018 | 30/6/2019 | 30/6/2020 | 30/6/2021 | |
| Fund | 28.75% | 25.42% | 9.62% | 33.12% | 43.70% | 48.17% |
| Benchmark | 28.90% | 25.61% | 9.78% | 33.36% | 44.03% | 48.48% |

ANNUALISED PERFORMANCE (% USD)

| | 1 Year | 2 Year | 3 Year | 4 Year | Since Inception |
|-----------|--------|--------|--------|--------|--------------------|
| Fund | -5.41% | N/A | N/A | N/A | 10.09% |
| Benchmark | -5.10% | N/A | N/A | N/A | 10.52% |

The figures shown relate to past performance. Past performance is not a reliable indicator of future results and should not be the sole factor of consideration when selecting a product or strategy. Share Class and Benchmark performance displayed in USD, hedged fund benchmark performance is displayed in USD. Performance is shown on a Net Asset Value (NAV) basis, with gross income reinvested where applicable. Performance data is based on the net asset value (NAV) of the ETF which may not be the same as the market price of the ETF. Individual shareholders may realize returns that are different to the

NAVI NASDAQ 100 FUND OF FUND

NAV performance. The return of your investment may increase or decrease as a result of currency fluctuations if your investment is made in a currency other than that used in the past performance calculation. Source: BlackRock

Asset Allocation:

As on 30-Sep-2021

Equities: 99.91%

Cash and/or Derivatives: 0.09%

Top 10 holdings of the portfolio/Link to top 10 holdings:

| Sl. No. | Name | Percentage |
|---------|----------------------|------------|
| 1 | Apple | 11.26 |
| 2 | Microsoft | 10.11 |
| 3 | Amazon | 7.78 |
| 4 | ALPHABET INC CLASS C | 4.18 |
| 5 | FACEBOOK CLASS A INC | 4.04 |
| 6 | Tesla | 3.89 |
| 7 | ALPHABET INC CLASS A | 3.86 |
| 8 | NVIDIA CORP | 3.77 |
| 9 | PayPal | 2.30 |
| 10 | Adobe | 2.15 |

Holdings are subject to change

TER: 0.33%

2. Invesco Nasdaq 100 ETF (QQQM)

Investment Objective: The Invesco NASDAQ 100 ETF (Fund) is based on the NASDAQ-100 Index (Index). The Fund will invest at least 90% of its total assets in the securities that comprise the Index. The Index includes securities of 100 of the largest domestic and international nonfinancial companies listed on Nasdaq. The Fund and Index are rebalanced quarterly and reconstituted annually.

Investment Strategy: The investment objective of the Fund is to seek to track the investment results, before fees and expenses, of its Underlying Index. The Fund seeks to achieve its investment objective by investing primarily in securities that comprise its Underlying Index. The Fund operates as an index fund and will not be actively managed. The Fund attempts to replicate, before fees and expenses, the performance of the Underlying Index by generally investing in all of the securities comprising the Underlying Index in proportion to their weightings in the Underlying Index, although the Fund may use sampling techniques for the purpose of complying with regulatory or investment restrictions or when sampling is deemed appropriate to track the Underlying Index.

Benchmark: NASDAQ-100 Index

Performance: as at June 30, 2021

| Performance (%) | YTD | 1Y | 3Y | 5Y | 10Y | Fund Inception |
|-----------------|-------|----|----|----|-----|----------------|
| ETF – NAV | 13.26 | - | - | - | - | 20.95 |

NAVI NASDAQ 100 FUND OF FUND

| | | | | | | |
|--------------------|-------|-------|-------|-------|-------|-------|
| ETF - Market Price | 13.22 | - | - | - | - | 20.83 |
| Underlying Index | 13.34 | 44.36 | 28.61 | 28.24 | 21.53 | 21.09 |
| Benchmark 1 | 12.92 | 45.23 | 25.72 | 25.80 | 19.32 | 22.87 |
| Benchmark 2 | 15.11 | 44.16 | 18.73 | 17.89 | 14.70 | 25.65 |

This is a new Fund and therefore does not have a full year of performance to report as of the most recent quarter end. Returns less than one year are cumulative. Performance data quoted represents past performance. Past performance is not a guarantee of future results; current performance may be higher or lower than performance quoted. Investment returns and principal value will fluctuate and Shares, when redeemed, may be worth more or less than their original cost. See invesco.com to find the most recent month end performance numbers. Market returns are based on the midpoint of the bid/ask spread at 4 p.m. ET and do not represent the returns an investor would receive if shares were traded at other times.

Asset Allocation:

May 31, 2021

Common Stocks & Other Equity Interests-99.86%

Money Market Funds-0.09%

Investments Purchased with Cash Collateral from Securities on Loan Money Market Funds-0.73%

TOTAL INVESTMENTS IN SECURITIES-100.68%

OTHER ASSETS LESS LIABILITIES-(0.68)%

NET ASSETS-100.00%

Top 10 holdings of the portfolio/Link to top 10 holdings:

| Sl. No. | Name | Percentage |
|---------|--------------|------------|
| 1 | Apple | 11.00 |
| 2 | Microsoft | 9.82 |
| 3 | Amazon | 8.34 |
| 4 | Facebook 'A' | 4.01 |
| 5 | Alphabet 'C' | 3.91 |
| 6 | Tesla | 3.90 |
| 7 | Nvidia | 3.65 |
| 8 | Alphabet 'A' | 3.53 |
| 9 | PayPal | 2.51 |
| 10 | Adobe | 2.05 |

Holdings are subject to change

TER: 0.15%

3. USAA NASDAQ-100 Index fund

Investment Objective and Strategy:

The Fund seeks to match the performance, before fees and expenses, of the Nasdaq100 Index. The Nasdaq-100 Index represents 100 of the largest nonfinancial stocks traded on the Nasdaq Stock Market. Under normal circumstances, the Fund will invest at least 80% of its net assets in common stocks

NAVI NASDAQ 100 FUND OF FUND

composing the Index in roughly the same proportions as their weightings in the Index. Consistent with the Index, the Fund may be focused in the technology sector. The fund is non-diversified.

Benchmark: Nasdaq-100 Index

Performance:

Average Annual Total Returns (%)

| As of June 30, 2021 | Q2 2021 | YTD | 1 Year | 3 Years | 5 Years | 10 Years | Since Inception |
|--|---------|-------|--------|---------|---------|----------|-----------------|
| A Shares, without sales charge | 11.18 | 12.96 | 43.41 | - | - | - | 46.09 |
| A Shares, with sales charge (max. 2.25%) | 8.69 | 10.42 | 40.20 | - | - | - | 42.81 |
| Fund Shares | 11.26 | 13.10 | 43.76 | 28.07 | 27.66 | 20.86 | 7.87 |
| Institutional Shares | 11.26 | 13.10 | 43.74 | - | - | - | 46.42 |
| Nasdaq-100 Index | 11.38 | 13.34 | 44.36 | 28.61 | 28.24 | 21.53 | - |

Calendar Year Performance (%)

| 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|--|-------|-------|-------|------|------|-------|-------|-------|-------|
| A Shares, without sales charge | | | | | | | | | |
| - | - | - | - | - | - | - | - | - | - |
| A Shares, with sales charge (max. 2.25%) | | | | | | | | | |
| - | - | - | - | - | - | - | - | - | - |
| Fund Shares | | | | | | | | | |
| 2.90 | 17.46 | 36.00 | 18.75 | 9.09 | 6.68 | 32.29 | -0.44 | 38.86 | 48.30 |
| Institutional Shares | | | | | | | | | |
| - | - | - | - | - | - | - | - | - | - |
| Nasdaq-100 Index | | | | | | | | | |
| 3.66 | 18.35 | 36.92 | 19.40 | 9.75 | 7.27 | 32.99 | 0.04 | 39.46 | 48.88 |

Past performance does not guarantee future results. The performance quoted represents past performance and current performance may be lower or higher. The investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. To obtain performance information current to the most recent month-end, visit www.vcm.com. Returns include reinvestment of dividends and capital gains. Performance for periods greater than one year is annualized. Fee waivers and/or expense reimbursements were in place for some or all periods shown, without which, fund performance would have been lower. High, double-digit returns are highly unusual and cannot be sustained. Investors should be aware that these returns were primarily achieved during favorable market conditions

Asset Allocation:

As on June 30, 2021

Common Stocks: 99.7%

Collateral for Securities Loaned: 0.2%

Other assets in excess of liabilities — 0.1%

NAVI NASDAQ 100 FUND OF FUND

Top 10 holdings of the portfolio/Link to top 10 holdings:

| Sl. No. | Name | Percentage |
|---------|--------------|------------|
| 1 | Apple | 10.92 |
| 2 | Microsoft | 9.75 |
| 3 | Amazon | 8.29 |
| 4 | Facebook 'A' | 3.98 |
| 5 | Alphabet 'C' | 3.87 |
| 6 | Tesla | 3.87 |
| 7 | Nvidia | 3.62 |
| 8 | Alphabet 'A' | 3.51 |
| 9 | PayPal | 2.49 |
| 10 | Adobe | 2.04 |

Holdings are subject to change.

TER: 0.44%

- b) Indian debt mutual fund schemes and India Listed debt or money market securities, in accordance with Seventh Schedule to the SEBI (Mutual Funds) Regulations, SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019 and other guidelines/circulars as may be amended from time to time.

Note: The scheme will invest in direct plans of underlying schemes, if available or the best vehicle option in the interest of unit holders as per fund manager.

Debt and Money Market Instruments:

Tri-party repo (TREPS)

Tri-party repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement.

Certificate of Deposit (CD) of scheduled commercial banks and development financial Institutions

Certificate of Deposit (CD) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year.

Commercial Paper (CP)

Commercial Paper (CP) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and All India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity.

Treasury Bill (T-Bill)

Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 14 days, 91 days, and 182 days and 364 days. Bill

NAVI NASDAQ 100 FUND OF FUND

Rediscounting (bills of exchange/promissory notes of public sector and private sector corporate entities).

Repo

Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. Presently in India, G-Secs, State Government securities and T-Bills are eligible for Repo/Reverse Repo.

Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). State Government securities (popularly known as State Development Loans or SDLs) are issued by the respective State Government in co-ordination with the RBI.

Non-convertible debentures and bonds

Non-convertible debentures as well as bonds are securities issued by companies / Institutions promoted / owned by the Central or State Governments and statutory bodies which may or may not carry a Central/State Government guarantee, Public and private sector banks, all India Financial Institutions and Private Sector Companies. These instruments may be secured or unsecured against the assets of the Company and generally issued to meet the short term and long term fund requirements. The Scheme may also invest in the non-convertible part of convertible debt securities.

Floating rate debt instruments

Floating rate debt instruments are instruments issued by Central / state governments, corporates, PSUs, etc. with interest rates that are reset periodically.

Debt derivative instruments:

Interest Rate Swap - An Interest Rate Swap (“IRS”) is a financial contract between two parties exchanging or swapping a stream of interest payments for a “notional principal” amount on multiple occasions during a specified period. Such contracts generally involve exchange of a “fixed to floating” or “floating to fixed” rate of interest. Accordingly, on each payment date that occurs during the swap period, cash payments based on fixed/ floating and floating rates are made by the parties to one another.

Forward Rate Agreement - A Forward Rate Agreement (“FRA”) is a financial contract between two parties to exchange interest payments for a ‘notional principal’ amount on settlement date, for a specified period from start date to maturity date. Accordingly, on the settlement date, cash payments based on contract (fixed) and the settlement rate, are made by the parties to one another. The settlement rate is the agreed bench-mark/ reference rate prevailing on the settlement date.

Interest Rate Futures-

A futures contract is a standardized, legally binding agreement to buy or sell a financial instrument in a designated future month at a market determined price (the futures price) by the buyer and seller. The

NAVI NASDAQ 100 FUND OF FUND

contracts are traded on a futures exchange. An Interest Rate Future is a futures contract with an interest bearing instrument as the underlying asset.

Characteristics of Interest Rate Futures

1. Obligation to buy or sell a bond at a future date
2. Standardized contract.
3. Exchange traded
4. Physical settlement
5. Daily mark to market

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency. Investment in unrated debt instruments shall be subject to complying with the provisions of SEBI Regulations and within the limit as specified in Schedule VII to SEBI Regulations. Pursuant to SEBI Circular No. MFD/CIR/9/120/2000 dated November 24, 2000, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

Investments in units of mutual fund schemes

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations.

Investment in Short Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Schedule VII to the Regulations. Pursuant to SEBI Circular No. MFD/CIR/9/120/2000 dated November 24, 2000; the AMC may constitute committee(s) to approve

NAVI NASDAQ 100 FUND OF FUND

proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions".

E. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme follows a passive investment strategy and will predominantly invest in Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index. The AMC/ Underlying Scheme does not make any judgments about the investment merit of NASDAQ-100 Index nor will it attempt to apply any economic, financial or market analysis. The Scheme shall invest in Units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index, except to meet its liquidity requirements. The scheme would also invest in units of Liquid/ debt schemes, debt and money market instruments as stated in the asset allocation table.

However, there is no assurance that all such buying and selling activities would necessarily result in benefit for the Fund.

A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme.

PORTFOLIO TURNOVER:

The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. The fund manager depending upon the view and subject to trading opportunities, may trade in securities, which will lead to increase in Portfolio Turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover.

Latest monthly portfolio holding can be obtained on website of Navi Mutual Fund. (www.navimutualfund.com/dnd_statements.php)

Portfolio Turnover:

Portfolio Turnover is defined as the aggregate of purchases and sales as a percentage of the corpus during the specified period of time. Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. Navi NASDAQ 100 Fund of Fun. Portfolio Turnover Ratio: Not Applicable during NFO (Since the scheme is a new fund to be launched, the said ratio is Not Applicable during NFO)

NAVI NASDAQ 100 FUND OF FUND

INVESTMENT BY THE AMC IN THE SCHEME

In accordance with Regulation 28(4) of SEBI (Mutual Funds) (Amendment) Regulations, 2014 the Sponsor or AMC shall invest not less than 1 % of the amount raised in the NFO or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up.

In addition to investments as mandated under Regulation 28(4) of the Regulations as mentioned above, the AMC may invest either directly or indirectly, in the Scheme during the NFO and / or Ongoing Offer Period. However, the AMC shall not charge any investment management fee on such investment in the Scheme.

F: FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(a) Type of a Scheme

Navi NASDAQ 100 Fund of Fund- An open ended fund of fund investing in units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index

(b) Investment Objective

- **Main objective** - Please refer to Section 'What is the Investment Objective of the Scheme?'
- **Investment Pattern** – Please refer to Section 'How will the Scheme Allocate its Assets?'

(c) Terms of Issue

- Liquidity provisions such as listing, Repurchase, Redemption - The Scheme(s) will offer Units for Redemption / Switch out on every Business Day at NAV based prices except in special circumstances described in this Scheme Information Document.
 - Aggregate fees and expenses charged to the scheme - Please refer to section 'Fees and Expenses' for details
 - Any safety net or guarantee provided - - The Scheme does not assure or guarantee any returns
- A. In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) there under and affect the interests of Unit holders is carried out unless:
- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

NAVI NASDAQ 100 FUND OF FUND

- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

In addition to the conditions specified under Regulation 18 (15A) for bringing change in the fundamental attributes of the scheme, trustees shall take comments of the Board before bringing such change(s).

An addendum to the existing SID shall be issued and displayed on AMC website immediately.

SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).

A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked with NASDAQ 100 Index.

Justification for use of benchmark

The Scheme's performance will be measured against the benchmark NASDAQ 100 Index. NASDAQ 100 is one of the world's prominent large-cap growth index. It includes 100 of the largest domestic and international non-financial companies listed on the Nasdaq Stock Market based on market capitalization. Index reflects companies across computer hardware, and software, telecommunications, retail/wholesale trade and biotechnology. Index has very long track record. Thus, it would be an appropriate benchmark for the Scheme.

H. WHO MANAGES THE SCHEME?

The Scheme will be managed by Mr. Pranav Vasa. Mr. Pranav Vasa is the dedicated Fund Manager for the Overseas ETFs and the Index Funds. His details are as under:

| Name of Fund Manager | Age & Qualifications | Previous Experience | Other Funds Managed |
|----------------------|---|---|---------------------------|
| Mr. Pranav Vasa | Age-29 Years Qualification-PGDM Finance, B.E. (Computer) | <ul style="list-style-type: none"> Mr. Pranav Vasa has more than 6 years of experience. In his past employment he has worked with Birla Sun Life Insurance and he has associated with Navi Mutual Fund since 2016. | Navi Nifty 50 Index Fund. |

NAVI NASDAQ 100 FUND OF FUND

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to SEBI (MF) Regulations, the following investment restrictions are applicable to the scheme:

1. All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed. Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

2. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of Directors of AMC.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations. Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

3. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments:

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by the Board from time to time:

Provided further that mutual fund schemes shall comply with the norms under this clause within the time and in the manner as may be specified by the Board:

Provided further that the norms for investments by mutual fund schemes in unrated debt instruments shall be specified by the Board from time to time.

Note: According to the Asset Allocation of the Scheme, the indicative allocation of the Scheme to Debt and Money market instruments shall be in the range of 0% to 5% of the net assets of the Scheme, subject to conditions specified.

4. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

- i) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
- ii) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- iii) IST purchases would be allowed subject to the guidelines as specified in SEBI Circular SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 08, 2020

NAVI NASDAQ 100 FUND OF FUND

5. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

The sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

6. The Mutual Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
7. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, August 16, 2019 and September 20, 2019 as may be amended from time to time:

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits:

- i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
- ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- v. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD do not invest in the said scheme until the scheme has STD with such bank. However, the above provisions will not apply to term deposits placed as margins for trading in cash and Derivatives market. The AMC shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- vi. The above norms do not apply to term deposits placed as margins for trading in cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, and percentage of NAV should be disclosed.

13. The scheme shall not make any investment in

- i) Any unlisted security of an associate or group company of the sponsor or
- ii) Any security issued by way of private placement by an associate or group company of the sponsor;
or
- iii) The listed securities of group companies of the sponsor which in excess of 25% of net assets.

14. The Scheme shall not make any investment in any fund of funds scheme.

NAVI NASDAQ 100 FUND OF FUND

15. The cumulative gross exposure through units of overseas ETF's and/or Index Fund based on NASDAQ 100 Index, Debt schemes, debt, fixed income derivatives, repo transactions in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme.

16. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of Repurchase/Redemption of Unit or payment of interest to the Unit holder.

17. The Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

18. The Scheme will not advance any loan for any purpose.

19. In accordance with the guidelines as stated under SEBI circular no. SEBI / HO / IMD / DF2 / CIR / P / 2019 / 104 dated October 01, 2019, investments in following instruments as specified in the said circular, as may be amended from time to time, shall be applicable:

i. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

ii. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the conditions as specified in the said circular:

a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

b. Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.

c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time. All the investment restrictions will be applicable at the time of making investments.

Apart from the Investment Restrictions prescribed under the Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

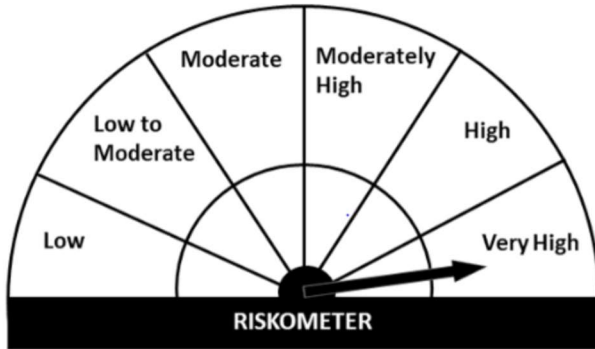
NAVI NASDAQ 100 FUND OF FUND

J. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new scheme and does not have any performance track record.

Benchmark- NASDAQ 100 Index

Risk-o-meter-Degree of Risk-Very High.



Investors understand that their principal will be at Very High Risk.

The AMC/MF shall send, via email the details of the scheme portfolio while communicating the fortnightly, monthly and half-yearly statement of scheme portfolio, to the investors whose email addresses are registered with Navi Mutual Fund.

ADDITIONAL DISCLOSURES

This Scheme is a new scheme Therefore the following additional disclosures are : Not Applicable

a. Top 10 holdings by issuer and sectors

| Holding | Weightage % |
|---------|-------------|
| NA | |

| Sector | Allocation % |
|--------|--------------|
| NA | |

Latest monthly portfolio holding can be obtained on website of Navi Mutual Fund. (www.navimutualfund.com/dnd_statements.php)

b. Portfolio Turnover Ratio: NA

Illustration of impact of expense ratio on scheme's return

| Particulars | TER 1 | TER 2 |
|---------------------|----------------|----------------|
| Total Expense Ratio | 0.95% | 1.10% |
| Opening AUM | 900,000,000.00 | 900,000,000.00 |

NAVI NASDAQ 100 FUND OF FUND

| | | |
|----------------------------|------------------|------------------|
| Opening NAV | 11.516 | 11.516 |
| o/s Units | 78,152,136.16 | 78,152,136.16 |
| Market value of investment | 1,035,000,000.00 | 1,035,000,000.00 |
| | | |
| Expenses | 9,832,500.00 | 11,385,000.00 |
| Closing AUM | 1,025,167,500.00 | 1,023,615,000.00 |
| Closing NAV | 13.1175877 | 13.0977226 |
| | | |
| Scheme Returns | 13.91% | 13.74% |

c. Aggregate Investments in the scheme by Board of Directors / Fund Managers / Other Key Personnel

| Particulars | Average Investments |
|----------------------------|---------------------|
| Board of Directors | NA |
| Fund Managers | NA |
| Other Key Personnel | NA |

K. How this scheme is different from the existing open ended schemes of Navi Mutual Fund

Navi NASDAQ 100 Fund of Fund is only Fund of Fund offered by Navi Mutual Fund which is investing in overseas Index schemes / ETF.

L. Creation of Segregated Portfolio in the Scheme

Conditions for creation of Segregated Portfolio:

Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:

1) Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- a. Downgrade of a debt or money market instrument to 'below investment grade', or
- b. Subsequent downgrades of the said instruments from 'below investment grade', or
- c. Similar such downgrades of a loan rating.

2) In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level.

3) Creation of segregated portfolio is optional and is at the discretion of the Navi AMC Limited (Formerly known as Essel Finance AMC Limited) (AMC).

NAVI NASDAQ 100 FUND OF FUND

4) AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.

Definitions

1. The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme.

2. The term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio.

3. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.

In accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 07, 2019, Creation of segregated portfolio in mutual fund schemes has been permitted in respect of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, subject to the following terms:

a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount. As per SEBI circular dated December 28, 2018, credit event is considered for creation of segregated portfolio, however for the purpose of SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/127 dated November 07, 2019, 'actual default' by the issuer of such instruments shall be considered for creation of segregated portfolio.

b. AMCs shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio of debt or money market instruments of the said issuer in terms of SEBI circular dated December 28, 2018.

c. All other terms and conditions as stated in SEBI circular dated December 28, 2018 shall remain the same.

Process for Creation of Segregated Portfolio

1) On the date of credit event, AMC should decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it should:

- a. seek approval of trustees prior to creation of the segregated portfolio.
- b. immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. Navi Mutual Fund will also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC.
- c. ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme will be suspended for processing with respect to creation of units and payment on redemptions.

NAVI NASDAQ 100 FUND OF FUND

- 2) Once Trustee approval is received by the AMC:
- a) Segregated portfolio will be effective from the day of credit event
 - b) AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information will also be submitted to SEBI.
 - c) An e-mail or SMS will be sent to all unit holders of the concerned scheme.
 - d) The NAV of both segregated and main portfolios will be disclosed from the day of the credit event.
 - e) All existing investors in the scheme as on the day of the credit event will be allotted equal number of units in the segregated portfolio as held in the main portfolio. The AMC shall work out with the Registrar & Transfer Agent viz., KFIN Technologies Pvt. Limited. The mechanics of unit creation to represent the holding of segregated portfolio and the same shall appear in the account statement of the unitholders.
 - f) No redemption and subscription will be allowed in the segregated portfolio. However, upon recovery of any money from segregated portfolio, it will be immediately distributed to the investors in proportion to their holding in the segregated portfolio.
 - g) AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
 - h) Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio. Investors subscribing to the Scheme will be allotted units only in the main portfolio based on its NAV.
- 3) If the trustees do not approve the proposal to segregate portfolio, AMC will issue a press release immediately informing investors of the same.
- 4) In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Valuation and Processing of Subscription and Redemption Proceeds

Notwithstanding the decision to segregate the debt and money market instrument, the valuation process shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.

All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as under:

- i. Upon trustees' approval to create a segregated portfolio -

NAVI NASDAQ 100 FUND OF FUND

- Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
 - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
- ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosures

1. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
2. Adequate disclosure of the segregated portfolio shall appear in all schemes related documents, in monthly and half yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
3. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
4. The information regarding number of segregated portfolios created in the Scheme shall appear prominently under the name of the Scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
5. The performance of the Scheme required to be disclosed at various places shall include the impact of creation of segregated portfolio and shall clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
6. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/written-off.
7. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

Monitoring by Trustees

In order to ensure timely recovery of investments of the segregated portfolio, Trustees shall ensure that:

1. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
2. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
3. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every meeting of the Trustees till the investments are fully recovered/ written-off.
4. The Trustees shall monitor the compliance of the SEBI circular in respect of creation of the segregated portfolio and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

NAVI NASDAQ 100 FUND OF FUND

| | |
|-----------------------|---------------------------|
| Downgrade Event Date | 31-Mar-19 |
| Downgrade Security | 7.65% C Ltd from AA+ to B |
| Valuation Marked Down | 25% |

Mr. X is holding 1000 Units of the Scheme, amounting to (1000*15.0573) Rs.15,057.3/-.

Portfolio before Downgrade Event

| Security Price | Rating | Type of the Security | Qty | Per Unit(Rs) | Market Value (Rs. in Lacs) | % of Net Assets |
|----------------------------|------------------|----------------------|------------------|---------------|----------------------------|-----------------|
| 7.80% A FINANCE LTD | CRISIL AAA | NCD | 3,200,000 | 102.812 | 3289.98 | 21.850 |
| 7.70 % B LTD | CRISIL AAA | NCD | 3,200,000 | 98.5139 | 3182.00 | 21.133 |
| 7.65 % C Ltd | CRISIL B* | NCD | 3,200,000 | 73.843 | 2362.97 | 15.693 |
| D Ltd (15/May/2019) | ICRA A1+ | CP | 3,200,000 | 98.3641 | 3147.65 | 20.904 |
| 7.65 % E LTD | CRISIL AA | NCD | 3,200,000 | 98.6757 | 2960.27 | 19.660 |
| Cash / Cash Equivalents | | | | | 114.47 | 0.760 |
| Net Assets | | | | | 15057.34 | |
| Unit Capital (no of units) | | | | | 1000.00 | |
| NAV (Rs) | | | | | 15.0573 | |

* Marked down by 25% on the date of credit event. Before Marked down the security was valued at Rs.98.4570 per unit on the date of credit event i.e on 31st March 2019, NCD of C Ltd (7.65%) will be segregated as separate portfolio.

Main Portfolio as on 31st March 2019

| Security Price | Rating | Type of the Security | Qty | Per Unit(Rs) | Market Value (Rs. in Lacs) | % of Net Assets |
|----------------------------|------------|----------------------|-----------|--------------|----------------------------|-----------------|
| 7.80% A FINANCE LTD | CRISIL AAA | NCD | 3,200,000 | 102.812 | 3289.98 | 21.850 |
| 7.70 % B LTD | CRISIL AAA | NCD | 3,200,000 | 98.5139 | 3182.00 | 21.133 |
| D Ltd (15/May/2019) | ICRA A1+ | CP | 3,200,000 | 98.3641 | 3147.65 | 20.904 |
| 7.65 % E LTD | CRISIL AA | NCD | 3,200,000 | 98.6757 | 2960.27 | 19.660 |
| Cash / Cash Equivalents | | | | | 114.47 | 0.760 |
| Net Assets | | | | | 12694.37 | |
| Unit Capital (no of units) | | | | | 1000.00 | |
| NAV (Rs) | | | | | 12.6944 | |

Segregated Portfolio as on 31st March 2019

NAVI NASDAQ 100 FUND OF FUND

| Security Price | Rating | Type of the Security | Qty | Per Unit(Rs) | Market Value (Rs. in Lacs) | % of Net Assets |
|----------------------------|-----------|----------------------|-----------|--------------|----------------------------|-----------------|
| 7.65 % C Ltd | CRISIL B* | NCD | 3,200,000 | 73.843 | 2362.97 | 15.693 |
| Unit Capital (no of units) | | | | | 1000.00 | |
| NAV (Rs) | | | | | 2.3630 | |

Value of Holding of Mr. X after creation of Segregated Portfolio

| | Segregated Portfolio | Main Portfolio | Total Value(Rs.) |
|--------------------|----------------------|----------------|------------------|
| No of units | 1000 | 1000 | |
| NAV(Rs) | 2.3630 | 12.6944 | |
| Total value | 2362.97 | 12694.33 | 15057.30 |

Investors may note the essential difference between a segregated portfolio and non-segregated portfolio as follows:

- Where the portfolio is not segregated, the transactions will continue to be processed at NAV based prices. There will be no change in the number of units remaining outstanding.
- Where the portfolio is segregated, equal number of units are created and allotted to reflect the holding for the portion of portfolio that is segregated.
- Once the portfolio is segregated, the transactions will be processed at NAV based prices of main portfolio.
- Since the portfolio is segregated for distressed security, the additional units that are allotted cannot be redeemed. The units will be listed on the recognised stock exchange to facilitate exit to unit holders.
- Upon realisation of proceeds under the distressed security either in part or full, the proceeds will be paid accordingly. Based on the circumstances and developments, the AMC may decide to write off the residual value of the segregated portfolio.
- Unitholders may also note that the process followed by the AMC/Trustees regarding creation of segregated portfolios shall be in accordance with the provisions laid down by SEBI in this regard, from time to time.

NAVI NASDAQ 100 FUND OF FUND

III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

A. NEW FUND OFFER (NFO)

The Scheme forming part of this SID has already been launched.

| | |
|---|--|
| Date of Inception/Allotment | |
| <p>New Fund Offer Period</p> <p>This is the period during which a new Scheme sells its Unit to the Investors.</p> | <p>NFO opens on: 03 March, 2022 NFO closes on: 17 March, 2022</p> <p>The AMC/Trustee reserves the right to close the NFO of the Scheme before the above mentioned date. The AMC/Trustee reserves the right to extend the closing date of the New Fund Offer Period, subject to the condition that the New Fund Offer shall not be kept open for more than 15 days. Any such changes shall be announced by way of a newspaper advertisement in one vernacular daily of Mumbai and one English national daily.</p> |
| <p>New Fund Offer Price</p> <p>This is the price per Unit that the Investors have to pay to invest during the NFO.</p> | Rs.10/- per unit. |
| <p>Minimum Amount for Application/Switch in the NFO</p> | Rs. 500/- and in multiples of Re. 1/- thereafter. |
| <p>Minimum Target amount</p> <p>This is the minimum amount required to operate the Scheme and if this is not collected during the NFO period, then all the Investors would be refunded the amount invested without any return.</p> | The Fund seeks to collect a minimum subscription amount of Rs. 10,00,00,000/- (Rupees Ten Crores only) under the scheme. |

NAVI NASDAQ 100 FUND OF FUND

| | | | | |
|--|--|---|--|---|
| <p>However, if the AMC fails to refund the amount within 5 business days from the closure of the NFO, interest as specified by SEBI (currently 15% p.a.) will be paid to the Investors from the expiry of 5 business days from the date of closure of the Subscription period.</p> | | | | |
| <p>Maximum Amount to be raised (if any)</p> <p>This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p> | <p>In terms of SEBI Circular no. SEBI/IMD/CIR NO. 7/104753/07 dated September 26, 2007 and SEBI Circular no. SEBI / IMD / CIR No. 2 / 122577 / 08 dated April 8, 2008, SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021 as may be amended from time to time:</p> <p>The Scheme can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US \$ 7 billion or such limits as may be prescribed by SEBI from time to time. The Scheme therefore may or may not be able to utilise the limit of USD 1 billion due to the USD 7 billion limit being exhausted by other Mutual Funds. Further, the Scheme can make investments in overseas Exchange Traded Fund (ETF(s) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion. During the NFO, the intended amount for investment in overseas ETFs is US \$60 Million, subject to maximum limit as specified in aforesaid SEBI Circular and the intended amount for investment in overseas Index Funds is US \$100 Million. The said limits shall be valid for a period of six months from the date of closure of NFO. Thereafter the unutilized limit, if any, shall not be available to the Mutual Fund for investment in Overseas Index Funds / Overseas ETFs and shall be available towards the unutilized industry wide limits. Further investments after the period of six months from the date of closure of NFO will follow the norms for ongoing schemes. As and when the investment limits are breached, the subscriptions into the Scheme shall be suspended till further notice by the AMC. Subject to the receipt of the specified Minimum Subscription Amount for the Scheme, full allotment will be made to all valid applications received during the New Fund Offer.</p> | | | |
| <p>Uniform disclosure on treatment of applications under Direct / Regular Plans</p> | <p>Scenario</p> | <p>Broker Code mentioned by the investor</p> | <p>Plan mentioned by the investor</p> | <p>Default Plan to be captured</p> |
| | 1 | Not mentioned | Not mentioned | Direct Plan |

NAVI NASDAQ 100 FUND OF FUND

| | | | | |
|-----------------------|---|---------------|---------------|--------------|
| | 2 | Not mentioned | Direct | Direct Plan |
| | 3 | Not mentioned | Regular | Direct Plan |
| | 4 | Mentioned | Direct | Direct Plan |
| | 5 | Direct | Not Mentioned | Direct Plan |
| | 6 | Direct | Regular | Direct Plan |
| | 7 | Mentioned | Regular | Regular Plan |
| | 8 | Mentioned | Not Mentioned | Regular Plan |
| Allotment | <p>Subject to the receipt of the minimum subscription amount, allotment would be made to all the valid applications of the Unitholders received during the New Fund Offer (NFO) period. The Fund will allot units and dispatch statement of accounts within 5 business days from the closure of the NFO. The units of the Scheme would be allotted at the face value of Rs. 10/- on the allotment date. Investors under the Scheme will have an option to hold the Units either in dematerialized (electronic) form or in physical form.</p> <p>In case of investors opting to hold Units in dematerialized mode, the Units will be credited to the investors' depository account (as per the details provided by the investor) not later than 5 Business Days from the date of closure of the NFO. Further, an holding statement could be obtained from the Depository Participants by the Investor. In case of investors opting to hold the Units in physical mode, on allotment, the AMC/Fund will send to the Unitholders, an account statement specifying the number of units allotted by way of physical form (where email address is not registered) and/or email and/or SMS within 5 Business Days from the date of closure of New Fund Offer to the registered address/e-mail address and/or mobile number.</p> <p>Allotment of units under the Scheme would be at the discretion of the Trustee. Subject to SEBI (Mutual Funds) Regulations, 1996, the AMC may reject any application for subscription of units if the application is invalid or incomplete..</p> <p>Refer Section 'Account Statements' under the 'Ongoing Offer Details' for details regarding account statements.</p> | | | |
| Refund | <p>In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount as specified above, the Fund shall be liable to refund the subscription amount money to the applicants.</p> <p>Full amount will be refunded within 5 business days of closure of NFO. If the Fund refunds the application amount later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p> | | | |
| Who can invest | <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> | | | |
| This is an indicative | | | | |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| <p>list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile</p> | <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minors through their parent / legal guardian; 4. Partnership Firms; 5. Limited Liability Partnerships 6. Proprietorship in the name of the sole proprietor; 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); 8. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 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; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis; 11. Foreign Institutional Investors (FIIs) and their sub-accounts registered with SEBI on repatriation basis; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Qualified Foreign Investors (QFI) on repatriation basis; 17. Foreign Portfolio Investor (FPI) as registered with SEBI on repatriation basis; 18. Other schemes ofNavi Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 19. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme(s) 20. Such other person as maybe decided by the AMC from time to time. <p>Note: 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>Pursuant to SEBI Circular No. SEBI/HO/IMD/DF3/ CIR/P/2019/166 dated December 24, 2019 following process/ change shall be applicable with immediate effect with respect to Investments made in the name of a minor through a</p> |
|--|--|

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| | <p>guardian:</p> <ul style="list-style-type: none"> • 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. • 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 further transactions shall be allowed till the status of the minor is changed to major. <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>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>Who cannot invest</p> | <ul style="list-style-type: none"> • 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. • Overseas Corporate Bodies (OCBs) • Non-Resident Indians residing in the Financial Action Task Force (FATF) declared non-compliant country or territory, (NCCTs); • Such other persons as may be specified by AMC from time to time. |
| <p>Where can you submit the filled up applications</p> | <p>Investors may submit the duly completed application forms along with the payment instrument at any of the Designated Investor Service Centers mentioned in this Scheme Information Document or any other location designated as such by the AMC, at a later date. The addresses of the Designated Investor Service Centers are given at the end of this Scheme Information Document.</p> <p>As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Additionally, if the bank details provided by investors are different from the</p> |

NAVI NASDAQ 100 FUND OF FUND

| | |
|---|--|
| | <p>details available on instrument, AMC may seek additional details from investors to validate the bank details provided by investors.</p> |
| <p>Investors can also subscribe to the Units of the Scheme through MFSS facility of NSE and BSE StAR MF facility of BSE</p> | <p>Purchase/Redemption of units through Stock Exchange Infrastructure:</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"> 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 & BSE and the same cannot be traded on the stock exchange like shares. 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. 3. Eligible Participants <ul style="list-style-type: none"> 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 provisions of SEBI Circular No. SEBI/IMD/CIR No.11/78450/06 dated October 11, 2006. |
| | <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</p> |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| | <p>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>A. Physical mode:</p> <p>Purchase of Units:</p> <p>i) 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.</p> <p>ii) Investor will be required to transfer the funds to Participant.</p> |
| | <p>iii) The Participant shall verify the application for mandatory details and KYC compliance.</p> <p>iv) 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.</p> <p>v) The Participant will provide allotment details to the investor.</p> <p>vi) The Registrar will send Statement of Account showing number of units allotted to the investor.</p> <p>Redemption of Units:</p> <p>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.</p> <p>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.</p> <p>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.</p> |
| | <p>B. Depository mode:</p> <p>Purchase of Units:</p> <p>i) The investor intending to purchase units in Depository mode is required to have depository account (beneficiary account) with the depository participant of</p> |

NAVI NASDAQ 100 FUND OF FUND

National Securities Depository Ltd. and/or Central Depository Services (India) Ltd.

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.

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 SEBI circular ISD/AML/CIR-1/2008 dated December 19,2008

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.

v) The investor will transfer the funds to the Participant.

vi) The Participant will provide allotment details to the investor.

vii) Registrar will credit units to the depository account of the investor directly through credit corporate action process.

viii) Depository Participant will issue demit statement to the investor showing credit of units.

Redemption of Units:

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.

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.

NAVI NASDAQ 100 FUND OF FUND

| | |
|---|---|
| | <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>11. Investors should note that the terms & conditions and operating guidelines issued by NSE/BSE shall be applicable for purchase/ redemption of units through stock exchange infrastructure.</p> |
| <p>Restriction on redemption</p> | <p>In accordance with SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated 31 May 2016, following requirements will be observed before imposing restriction on redemption in a scheme of Mutual Fund:</p> <ol style="list-style-type: none"> a. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> i. Liquidity issues, i.e. when markets at large become illiquid affecting almost all securities and not due to illiquidity of a specific security in the portfolio of a scheme due to poor investment decision. ii. Market failures or exchange closures due to unexpected events including political, economic, monetary or other emergencies. iii. Operational issues, i.e. exceptional circumstances caused by force majeure, unpredictable operational problems and technical failures. b. Restrictions on redemptions will be imposed for more than 10 working days in any 90 days period, and will be imposed only after approval from AMC and |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| | <p>Trustee Boards and intimation to SEBI.</p> <p>c. There will not be any restriction on redemption for requests upto Rs. 2 lakh and for any redemption request above Rs. 2 lakh, the restriction would not apply on the first Rs. 2 lakh</p> |
| How to Apply | Please refer to the SAI and Application form for the instructions. |
| Listing | <p>Navi NASDAQ 100 Fund of Fund is an open-ended Scheme under which Sale and Repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged.</p> <p>However, the AMC/Trustee reserves the right to list the Units as and when open-end Schemes are permitted to be listed under the Regulations, and the AMC/Trustee considers it necessary in the interest of Unit holders of the Fund.</p> |
| Trading in units through stock exchange Mechanism | <p>Trading in units through stock exchange mechanism. The AMC may tie-up with NSE/ BSE or any other recognized Exchange to offer Investors the facility of transacting in units through the stock exchange mechanism. Transactions conducted through the stock exchange mechanism shall be governed by the SEBI (Mutual Fund) Regulations 1996 and operating guidelines and directives issued by NSE, BSE or such other recognised exchange in this regard.</p> |
| Special Products / facilities available during the NFO | <p>Systematic Investment Purchase (SIP) and Switch In facility would be available. For details investors are requested to refer to paragraph 'Special Products available' under given in the document under Ongoing Offer Details.</p> <p>SWITCHING OPTIONS</p> <p>During the NFO period (Switch request will be accepted upto 3.00 p.m. till the last day of the NFO), the Unit holders will be able to invest in the NFO under the Scheme by switching part or all of their Unit holdings held in any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.</p> |
| 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. | Units once redeemed will be extinguished and will not be reissued. |

NAVI NASDAQ 100 FUND OF FUND

B. Ongoing Offer Details:-

| | |
|---|--|
| <p>Ongoing Offer Period</p> <p>This is the date from which the Scheme will reopen for Subscriptions/Redemptions after the closure of the NFO period.</p> | <p>The Scheme will reopen for subscription and redemption on or before: Within 5 business days from date of allotment.</p> |
| <p>Ongoing price for Subscription (purchase)/Switch-in(from other Schemes/Plans of the Mutual Fund) by investors.</p> <p>This is the price you need to pay for purchase/Switch-in.</p> | <p>At the Applicable NAV – Entry Load</p> <p>Example: If the Applicable NAV is Rs. 10, Entry Load is currently not applicable, hence 0, then purchase price will be:</p> <p>= Rs. 10 –0</p> <p>= Rs. 10/-</p> |
| <p>Ongoing price for Redemption (sale) /Switch outs (to other schemes/plans of the Mutual Fund) by Investors.</p> <p>This is the price you will receive for redemptions/ Switch outs.</p> | <p>At the Applicable NAV subject to prevailing exit loads.</p> <p>Ongoing price for redemption/Switch out (to other Schemes/Plans of the Mutual Fund) is price which a Unit holder will receive for redemption/Switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the Unit at Applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows:</p> <p>Redemption Price = Applicable NAV*(1-Exit Load, if any)</p> <p>Example: If the Applicable NAV is Rs. 10, Exit Load is 2% then redemption price will be:</p> <p>= Rs. 10* (1-0.02)</p> <p>= Rs. 9.80</p> <p>Investors/Unit holders should note that the AMC/Trustee has right to modify existing Load structure and to introduce Loads subject to a maximum limits prescribed under the Regulations.</p> <p>Any change in Load structure will be effective on prospective basis and will not affect the existing Unit holder in any manner.</p> <p>However, the Mutual Fund will ensure that the Redemption Price will not be lower than 93% of the Applicable NAV provided that the difference between the Redemption Price and the Subscription /Purchase Price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time, which is currently 7% calculated on the Subscription/ Purchase Price. The Purchase Price shall be at applicable NAV.</p> |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| <p>Cut off timing for Subscriptions/ redemptions/ Switches.</p> <p>This is the time before which your application(complete in all respects) should reach the Official Points of Acceptance</p> | <p>i. For Purchases including switch-ins:</p> <ul style="list-style-type: none"> • 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. • 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. • In respect of valid applications, with outstation cheques / demand drafts not payable at par at the Official Point(s) of Acceptance where the application is received, closing NAV of the day on which the cheque / demand draft is credited to the Bank account of scheme shall be applicable. <p>Redemptions including Switch - outs:</p> <ul style="list-style-type: none"> • In respect of valid applications received up to 3.00 p.m. – same day’s closing NAV shall be applicable. • In respect of valid applications received after 3.00 p.m. - the closing NAV of the next Business Day shall be applicable. • 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>Where can the applications for purchase/redemption Switches are submitted?</p> | <p>The application forms for purchase/redemption of units directly with the Fund can be submitted at the Official Points of Acceptance /Investor Service Center (ISC) of Navi Mutual Fund as mentioned on the last page of SID</p> |
| <p>Minimum amount for Purchase/Redemption/Switches</p> | <p>Minimum amount for purchase/Switch in Rs. 500/- and in multiples of Re 1/- thereafter</p> <p>Minimum Additional Purchase Amount Rs. 100/- and in multiples of Re. 1/-</p> <p>Minimum Redemption Amount/Switch Out Minimum Redemption - Rs. 500/- or 100 Units or account balance whichever is lower in respect of each Option. In case the Investor specifies the number of Units and amount the number of Units shall be considered for Redemption. In case the Unit holder does not specify the number or amount, the request will not be processed.</p> |

NAVI NASDAQ 100 FUND OF FUND

| <p>Minimum balance to be maintained and consequences of non-maintenance.</p> | <p>There is no minimum balance requirement.</p> | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|-----------|---------|---|-------------|--|---------|--|-----------|---|-------------|---|------------------|-------------|---------------------------|---------|--|-----------|---|-------------|--|
| <p>Special Products Available</p> | <p>Systematic Investment Plan(SIP) SIP is a facility enabling investors to save and invest in the Scheme at frequency/dates prescribed by the Mutual Fund, by submitting post-dated cheques / payment instructions.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-bottom: 10px;"> <thead> <tr> <th style="text-align: left;">Particulars</th> <th style="text-align: left;">Frequency</th> <th style="text-align: left;">Details</th> </tr> </thead> <tbody> <tr> <td rowspan="4" style="vertical-align: top;">Minimum number of installments and minimum amount per SIP installment</td> <td>Fortnightly</td> <td>24 installments of Rs. 500/- each and in multiples of Rs. 100/- thereafter</td> </tr> <tr> <td>Monthly</td> <td>12 installments of Rs. 500/- each and in multiples of Rs. 100/- thereafter</td> </tr> <tr> <td>Quarterly</td> <td>4 installments of Rs. 1,000/- each and in multiples of Rs. 100/- thereafter</td> </tr> <tr> <td>Half Yearly</td> <td>2 installments of Rs. 2,000/- each and in multiples of Rs. 100/- thereafter</td> </tr> <tr> <td rowspan="4" style="vertical-align: top;">SIP Dates</td> <td>Fortnightly</td> <td>Every alternate Wednesday</td> </tr> <tr> <td>Monthly</td> <td>Any Day of the month except 29th, 30th, 31st</td> </tr> <tr> <td>Quarterly</td> <td>Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29th, 30th, 31st</td> </tr> <tr> <td>Half Yearly</td> <td>Any Day of the month except for each Half Yearly (i.e. September, March) except 29th, 30th, 31st</td> </tr> </tbody> </table> <p>Unit holder can enroll for the SIP facility by submitting duly completed Enrolment Form at the Official Point(s) of Acceptance.</p> <p>If the SIP period is not specified by the unit holder then the SIP enrolment will be deemed to be for perpetuity and processed accordingly.</p> <p>Default option :Growth Default date – 07th of every month/quarter/half yearly Default frequency – Monthly</p> <p>SIP through Electronic Clearing System (ECS)/Direct Debit</p> <p>Investors / Unit holders may also enroll for SIP facility through</p> | Particulars | Frequency | Details | Minimum number of installments and minimum amount per SIP installment | Fortnightly | 24 installments of Rs. 500/- each and in multiples of Rs. 100/- thereafter | Monthly | 12 installments of Rs. 500/- each and in multiples of Rs. 100/- thereafter | Quarterly | 4 installments of Rs. 1,000/- each and in multiples of Rs. 100/- thereafter | Half Yearly | 2 installments of Rs. 2,000/- each and in multiples of Rs. 100/- thereafter | SIP Dates | Fortnightly | Every alternate Wednesday | Monthly | Any Day of the month except 29 th , 30 th , 31 st | Quarterly | Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29 th , 30 th , 31 st | Half Yearly | Any Day of the month except for each Half Yearly (i.e. September, March) except 29 th , 30 th , 31 st |
| Particulars | Frequency | Details | | | | | | | | | | | | | | | | | | | | |
| Minimum number of installments and minimum amount per SIP installment | Fortnightly | 24 installments of Rs. 500/- each and in multiples of Rs. 100/- thereafter | | | | | | | | | | | | | | | | | | | | |
| | Monthly | 12 installments of Rs. 500/- each and in multiples of Rs. 100/- thereafter | | | | | | | | | | | | | | | | | | | | |
| | Quarterly | 4 installments of Rs. 1,000/- each and in multiples of Rs. 100/- thereafter | | | | | | | | | | | | | | | | | | | | |
| | Half Yearly | 2 installments of Rs. 2,000/- each and in multiples of Rs. 100/- thereafter | | | | | | | | | | | | | | | | | | | | |
| SIP Dates | Fortnightly | Every alternate Wednesday | | | | | | | | | | | | | | | | | | | | |
| | Monthly | Any Day of the month except 29 th , 30 th , 31 st | | | | | | | | | | | | | | | | | | | | |
| | Quarterly | Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29 th , 30 th , 31 st | | | | | | | | | | | | | | | | | | | | |
| | Half Yearly | Any Day of the month except for each Half Yearly (i.e. September, March) except 29 th , 30 th , 31 st | | | | | | | | | | | | | | | | | | | | |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| | <p>Electronic Clearing Service (Debit Clearing) of the RBI or for SIP Direct Debit Facility available with specified Banks / Branches. In order to enroll for SIP ECS Debit facility or Direct Debit Facility, an Investor must fill-up the Application Form for SIP ECS/ Direct Debit facility.</p> <p>In case of SIP with payment mode as ECS/Direct Debit, Investors shall be required to submit a cancelled cheque or a photocopy of a cheque of the bank account for which the ECS/debit mandate is provided.</p> <p>All SIP cheques/payment instructions from 2nd to the last should be of the same amount and same date (excluding first cheque).</p> <p>However, there should be a gap of 30 days between first SIP Installment and the second installment in case of SIP started during ongoing offer.</p> <p>Investors will have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Point(s) of Acceptance. Notice of such discontinuance should be received at least 30 days prior to the due date of the next debit. On receipt of such request, the SIP facility will be terminated. It is clarified that if the Fund fails to get the proceeds from three Installments out of a continuous series of Installments submitted at the time of initiating a SIP (Subject to a minimum under SIP i.e. 12 months), the SIP is deemed as discontinued.</p> <p>Units will be allotted at the Applicable NAV of the respective dates on which the investments are sought to be made. In case the date falls on a Holiday or falls during a Book Closure period, the immediate next Business Day will be considered for this purpose.</p> <p>An extension of an existing SIP will be treated as a new SIP on the date of such application, and all the above conditions need to be met with.</p> <p>The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the Installments indicated in such application.</p> <p>Transaction charges on SIP will be applicable only if the total commitment through SIPs amounts to Rs.10,000/- and above and will be recovered in a maximum of 4 installments.</p> |
|--|--|

NAVI NASDAQ 100 FUND OF FUND

For applicable Load on Purchases through SIP, please refer paragraph 'Load Structure' given in the document.

The AMC reserves the right to change / modify Load structure and other terms and conditions under the SIP prospectively at a future date. Please refer to the SIP Enrolment Form for terms & conditions before enrolment.

Systematic Transfer Plan (STP)

STP is a facility given to the Unit holders to transfer sums on periodic basis from one scheme to another schemes launched by the Mutual Fund from time to time by giving a single instruction.

Investors can opt for the Systematic Transfer Plan by investing a lump sum amount in one scheme of the fund and providing a standing instruction to transfer sums at regular intervals

| Particulars | Frequency | Details |
|--|------------------|---|
| Frequency and Transaction Dates | Daily | Every Business Day |
| | Weekly | Every Wednesday |
| | Fortnightly | Every Alternate Wednesday |
| | Monthly | 1 st , 7 th , 10 th , 15 th , 20 th or 25 th of every month or all 5 dates. |
| Minimum number of transfers and minimum amount per STP | Daily | Rs. 50/- each per transfer |
| | Weekly | 12 transfers of |
| | Fortnightly | Rs. 500/- each |
| | Monthly | |

If any STP transaction due date falls on a non-Business day, then the respective transactions will be processed on the immediately succeeding Business Day for both the schemes.

STP can be into any other scheme (as may be permitted by the Scheme Information Document of the respective schemes) of Navi Mutual Fund. Investors could also opt for STP from an existing account by quoting their account / folio number.

Default Option : Growth

Default Date – 07th

Default Frequency - Monthly

A minimum period of 7 working days shall be required for

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| | <p>registration under STP.</p> <p>For daily frequency, the commencement date for transfers shall be the 15th day (or the next business day, if that day is a non-business day) from the date of receipt of a valid request.</p> <p>Thereafter, transfers shall be affected on all business days at NAV based prices, subject to applicable load.</p> <p>Units will be allotted/ redeemed at the applicable NAV of the respective dates of the Scheme on which such investments/withdrawals are sought from the Scheme.</p> <p>Units will be allotted/ redeemed at the applicable NAV of the respective dates of the Scheme on which such investments/withdrawals are sought from the Scheme.</p> <p>The AMC reserves the right to introduce STPs at any other frequencies or on any other dates as the AMC may feel appropriate from time to time. In the event that such a day is a Holiday, the transfer would be affected on the next Business Day.</p> <p>The STP may be terminated on a written notice of 7 days by a Unit holder of the Scheme and it will terminate automatically if all Units are liquidated or withdrawn from the account or upon the Funds' receipt of notification of death or incapacity of the Unit holder.</p> <p>Discontinuation of daily STP may happen in either of the following cases occurring first:</p> <ol style="list-style-type: none"> 1. Daily STP will be automatically discontinued / terminated if all units are redeemed or transferred from the "Out" Scheme. Further, if the outstanding balance in "Out" Scheme does not cover the Daily STP transfer amount, no transfer shall be affected and Daily STP shall be terminated. 2. Unitholders will have the right to discontinue the Daily STP facility at any time by sending a written request to the AMC/Mutual Fund. Termination of Daily STP shall be effected from 15th Business day falling from the date of receipt of such request. <p>Systematic Withdrawal Plan</p> <p>Unit holders have the benefit of availing the choice of</p> |
|--|--|

NAVI NASDAQ 100 FUND OF FUND

Systematic Withdrawal Plan. The SWP allows the Unit holder to withdraw a specified sum of money each month/quarter from his investments in the Schemes. SWP is ideal for investors seeking a regular inflow of funds for their needs. It is also ideally suited to retirees or individuals, who wish to invest lump sum and withdraw from the investment over a period of time.

The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unit holder. The Unit holder may avail of this Option by writing to any of the Investor Service Centre's, after the close of the New Fund Offer Period.

Unit holders may change the amount of withdrawals or the period of withdrawals by giving a 15 days written notice. The SWP may be terminated on a written notice by a Unit holder and it will terminate automatically if all the Units are liquidated or withdrawn from the account or the holdings fall below Rs.1000 under the monthly option or Rs 3000 under the quarterly option (subject to the Unit holder failing to invest sufficient funds to bring the value of their holdings to the minimum amount of Rs. 5,000 after the completion of SWP, within 30 days after the balance shall have fallen below the minimum holdings) or upon the Mutual Fund's receipt of notification of death or incapacity of the first Unit holder.

There are two options available under SWP viz. - Monthly option and Quarterly option, the details of which are given below:

| Particulars | Monthly Option | Quarterly Option |
|----------------------|---------------------------------------|--|
| Minimum Value of SWP | Rs. 500/- or 50 units | Rs. 1500 or 150 units |
| Additional amount | In multiples of Rs. 100/- or 10 units | In multiples of Rs. 100/- or 10 units |
| Date of SWP Request | 5 th of the month | 5 th of April, July, October, January |

Default Option : Monthly option

Contingent Deferred Sales Charge (CDSC)/Exit Load if any is applicable to SWP. At present there is no CDSC/Exit load for SWP for purchases/switch in made for Rs 10 crores and below. However the AMC reserves the right to accept SWP applications of different amounts, dates and frequency.

Switching Options

Inter - Scheme Switching option

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| | <p>Unit holders under the Scheme have the option to Switch part or all of their Unit holdings in the Scheme to any other Scheme offered by the Mutual Fund from time to time. The Mutual Fund also provides the Investors the flexibility to Switch their investments from any other scheme(s) / plan (s) offered by the Mutual Fund to this Scheme. This option will be useful to Unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs.</p> <p>The Switch will be effected by way of a Redemption of Units from the Scheme at Applicable NAV, subject to Exit Load, if any and reinvestment of the Redemption proceeds into another Scheme offered by the Mutual Fund at Applicable NAV and accordingly the Switch must comply with the Redemption rules of the Switch out Scheme and the Subscription rules of the Switch in Scheme.</p> <p>SIP Pause Facility:</p> <p>SIP Pause facility gives option to pause the SIP for a period ranging from 1month up to 6 months in a respective scheme. Basic Terms and conditions are as follows:</p> <ul style="list-style-type: none"> • The applicant will have the right to pause SIP which is directly registered with Navi Mutual Fund. • An investor who wishes to request for SIP Pause facility shall duly fill the SIP Pause Form and submit the same at the office of Navi Mutual Fund or KFin Service Centre or online /app of Navi Mutual Fund. • A valid form for SIP Pause facility will be processed within 15 days from the date of receipt of the same. • SIP Pause facility would allow existing investor to 'Pause' their SIP for a specified period of time i.e. Minimum 1 month and Maximum 6months. • There would be no restriction on the number of times a SIP can be paused. • SIP Pause facility shall be available where 'SIP Facility' is available in the Schemes of Navi Mutual Fund. • SIP Pause Facility is applicable only for AMC initiated debit instructions i.e. ECS/NACH/Direct Debit, etc. • SIP Pause Facility is not possible for investors having Standing Instructions with banks. • The SIP shall continue from the subsequent instalment after the completion of pause period automatically. • If the SIP pause period is coinciding with the SIP Top Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top Up amount. For e.g. SIP instalment amount prior to pause period is Rs. 5,000/- and SIP Top Up amount is Rs.1,000/- . If the pause period is completed |
|--|--|

NAVI NASDAQ 100 FUND OF FUND

| | <p>after date of SIP Top Up, then the SIP instalment amount post completion of pause period shall be Rs.6,000/-.</p> <ul style="list-style-type: none"> • Incomplete SIP Pause Form in any respect would be liable to be rejected. • The investor hereby agrees to indemnify and not hold responsible, the AMC and its employees, the R&T agent and the service providers in case his/her bank is not able to effect any of the payment instructions for whatsoever reason. | | | | | | | | |
|---|---|---------------|---------------------|---------|--|-----------|---|-------------|--|
| <p>Option to hold units In Dematerialized (Demat) Form</p> | <p>Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, effective October 1, 2011; 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 dematerialized mode. The option to subscribe to the units in the dematerialized mode is available for all the schemes of the Fund, except for subscription through Systematic Investment Plan (SIP) and for plans / options.</p> | | | | | | | | |
| <p>Any Day Systematic Investment Plan (SIP)</p> | <p>Investors can also choose any day or date, as applicable, of his / her preference as provided below:</p> <table border="1" data-bbox="662 863 1401 1209"> <thead> <tr> <th>SIP Frequency</th> <th>Choice of Day/Date*</th> </tr> </thead> <tbody> <tr> <td>Monthly</td> <td>Any Day of the month except 29th, 30th, 31st</td> </tr> <tr> <td>Quarterly</td> <td>Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29th, 30th, 31st</td> </tr> <tr> <td>Half Yearly</td> <td>Any Day of the month except for each Half Yearly (i.e. September, March) except 29th, 30th, 31st</td> </tr> </tbody> </table> <p>*In case the chosen date falls on a Non-Business Day, then the SIP will be processed on the immediate next Business Day.</p> <p>* In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed on 7th of the subsequent month in which application for SIP registration was received. In case the end date is not specified, SIP will continue till it receives termination notice from the investor.</p> <p>All other terms and conditions pertaining to SIP shall remain the same. The Trustee/AMC reserves the right to change/modify the terms and conditions of the SIP.</p> | SIP Frequency | Choice of Day/Date* | Monthly | Any Day of the month except 29 th , 30 th , 31 st | Quarterly | Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29 th , 30 th , 31 st | Half Yearly | Any Day of the month except for each Half Yearly (i.e. September, March) except 29 th , 30 th , 31 st |
| SIP Frequency | Choice of Day/Date* | | | | | | | | |
| Monthly | Any Day of the month except 29 th , 30 th , 31 st | | | | | | | | |
| Quarterly | Any Day of the month except for each Quarter (i.e. January, April, July, October) except 29 th , 30 th , 31 st | | | | | | | | |
| Half Yearly | Any Day of the month except for each Half Yearly (i.e. September, March) except 29 th , 30 th , 31 st | | | | | | | | |
| <p>Registering Multiple Bank Accounts (Pay-in bank accounts)</p> | <p>Registering Multiple Bank Accounts (Pay-in bank accounts)</p> <ol style="list-style-type: none"> 1. The AMC has introduced the facility of registering Multiple Bank Accounts in respect an investor folio. | | | | | | | | |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| | <ol style="list-style-type: none"> 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. 3. Investor can register up to 5 Pay-in bank accounts in case of individuals and HUFs, and up to 10 in other cases. 4. In case of Multiple Registered Bank Account, Investor may choose one of the registered bank accounts for the credit of redemption 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. 5. For the purpose of registration of bank account(s), Investor should submit Bank Mandate Registration Form together with any of the following documents. <ol style="list-style-type: none"> i) Cancelled cheque leaf in respect of bank account to be registered; or ii) Bank Statement/Pass Book page with the Investor’s bank account number, name and address. 6. The AMC will register the bank account only after verifying that the sole/1st Joint holder is the holder/one of the joint holders of the bank account. In case if the copy of documents is submitted, Investor shall submit the original to the AMC/Service Center for verification and the same shall be returned. 7. Investors may note that in case where his bank account number has changed for any reason, a letter issue by the bank communicating such change is also required to be submitted along with the Bank Mandate Registration Form. 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. 9. Where an Investor proposes to delete his existing default Pay-out account, he shall compulsorily designate another account as default account. 10. In case of modification in the Bank Mandate, the AMC may provide for a cooling period of up to 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. |
|--|---|

NAVI NASDAQ 100 FUND OF FUND

| | |
|-----------------------------------|---|
| | <p>Investors may also note the terms and conditions as appearing in the Multiple Bank Account Registration Form 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> |
| <p>Accounts Statements</p> | <p>For normal transactions during ongoing sales and repurchase:</p> <ul style="list-style-type: none"> • 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. • A consolidated account statement for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/ has taken place during the month on or before 15th of the succeeding month shall be sent by mail or e-mail. • In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/ account statement. • 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). • 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. • For folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by mail or email. • 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. • The Unit holder without any charges may request for a physical account statement by writing to/calling the AMC/ISC/RTA. The Mutual AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder. |

NAVI NASDAQ 100 FUND OF FUND

Half Yearly Consolidated Account Statement (CAS)

The CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 21st day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.

The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically.

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.

Annual Account Statement:

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.

CAS for investors having Demat account:

- Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository.
- 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. For PANs which are common between depository and the AMC, the depository shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMC/RTA shall continue to send the CAS to its unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.
 - The CAS shall be generated on a monthly basis.
 - 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 fifteen 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.

NAVI NASDAQ 100 FUND OF FUND

| | |
|--------------------------|--|
| | <ul style="list-style-type: none"> • 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 which will consolidate details across depositories and MF investments and dispatch the CAS to the investor. However, option shall be given to the demat account holder by the default depository to choose the depository through which the investor wishes to receive the CAS. • Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. 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 in the Depository system. • If an investor does not wish to receive CAS, an option shall be given to the investor to indicate negative consent. <p>The dispatch of CAS by the depository would constitute compliance by the AMC/ the Fund with the requirement under Regulation 36(4) of SEBI (Mutual Fund) Regulations.</p> <p>The AMC reserves the right to furnish the account statement in addition to the CAS, if deemed fit in the interest of investor(s).</p> |
| <p>Redemption</p> | <p>How to Redeem</p> <p>A Transaction Slip can be used by the Unit Holder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance.</p> <p>Procedure for payment of redemption:</p> <p>1. Resident Investors</p> <p>Redemption proceeds will be paid to the investor through Real Time Gross Settlement (RTGS), NEFT, Direct Credit, Cheque or Demand Draft.</p> <p>a) If investor has provided IFSC code in the application form, by default redemption proceeds shall be to be credited to Investor's account through RTGS/NEFT.</p> <p>b) If Investor has neither provided IFSC code nor the NEFT code but have a bank account with Banks with whom the Fund has an arrangement for Direct Credit from time to time, the proceeds will be paid through direct credit.</p> |

NAVI NASDAQ 100 FUND OF FUND

c) In case if investor bank account does not fall in the above a to b categories, redemption proceeds will be paid by cheques/demand drafts, marked "Account Payee only" and drawn in the name of the sole holder / first-named holder (as determined by the records of the Registrar).

d) The bank name and bank account number, as specified in the Registrar's records, will be mentioned in the cheque/demand draft. The cheque will be payable at par at all bank branch or specific cities. If the Unit Holder resides in any other city, he will be paid by a demand draft payable at the city of his residence and the demand draft charges shall be borne by the AMC (please refer SAI for details).

e) The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post/UCP. The dispatch for the purpose of delivery through the courier / postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated in this paragraph.

f) The AMC reserves the right to change the sequence of payment from (a) to (c) without any prior notice.

For Unit holders who have given specific request for Cheque/Demand Draft Redemption proceeds will be paid by cheque/demand drafts and payments will be made in favour of the Unit holder with bank account number furnished to the Mutual Fund.

(Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Redemption cheques will be sent to the Unit holder's address.

The Mutual Fund will endeavor to dispatch the redemption proceeds within 10 Business Days from the date of Redemption. If the payment is not made within the period stipulated in the Regulations, the Unit Holder shall be paid interest @15% p.a. or as specified by SEBI for the delayed period and the interest shall be borne by the AMC.

The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment.

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|--|
| | <p>2. Non-Resident Investors For NRIs, Redemption proceeds will be remitted depending upon the source of investment as follows:</p> <p>(i) Repatriation basis When Units have been purchased through remittance in foreign exchange from abroad or by cheque / draft issued from proceeds of the Unit Holder's FCNR deposit or from funds held in the Unit Holder's Non Resident (External) account kept in India, the proceeds can also be sent to his Indian address for crediting to his NRE / FCNR / non-resident (Ordinary) account, if desired by the Unit Holder.</p> <p>(ii) Non-Repatriation basis When Units have been purchased from funds held in the Unit Holder's non-resident (Ordinary) account, the proceeds will be sent to the Unit Holder's Indian address for crediting to the Unit Holder's non-resident (Ordinary) account.</p> <p>For FIIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non-resident Rupee account of the FII maintained in accordance with the approval granted to it by the RBI.</p> <p>The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FIIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.</p> <p>Effect of Redemptions The number of Units held by the Unit Holder in his / her / its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re-issued.</p> <p>The normal processing time may not be applicable in situations where such details are not provided by investors/Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/loss in transit.</p> <p>Unclaimed Redemptions As per circular no. MFD / CIR / 9 / 120 / 2000, dated November 24, 2000 issued by SEBI, the unclaimed Redemption amounts shall be deployed by the Fund in money market instruments only. The unclaimed Redemption and amounts shall be deployed</p> |
|--|--|

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| | <p>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. The circular also specifies that investors who claim these amounts during a period of three years from the due date shall be paid at the prevailing NAV. Thus, after a period of three years, this amount can be transferred to a pool account and the investors can claim the said amounts at the NAV prevailing at the end of the third year. In terms of the circular, the onus is on the AMC to make a continuous effort to remind investors through letters to take their unclaimed amounts. The details of such unclaimed amounts shall be disclosed in the annual report sent to the Unit Holders.</p> <p>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>The list of names and address of unitholders in whose folios there are unclaimed amounts are made available on our website www.navimutualfund.com. The details may be obtained by unitholders by providing proper credentials (like PAN, date of birth etc.). The information on unclaimed amount and its prevailing value will be separately disclosed in statement of accounts/ Consolidated Accounts Statement. Detailed process of claiming the unclaimed amount and the necessary forms/documents has also been made available on our website www.navimutualfund.com.</p> <p>Applicants/unitholders may contact our Investor Service Centers/ their distributors, for any additional information/clarifications.</p> <p>Important Note: 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>Delay in payment of Redemption /Repurchase</p> | <p>The AMC shall be liable to pay interest to the Unit holders at 15% or such other rate as may be prescribed by SEBI from time</p> |

NAVI NASDAQ 100 FUND OF FUND

| | |
|-----------------|---|
| proceeds | to time, in case the Redemption / Repurchase proceeds are not made within 10 Business Days of the date of Redemption / Repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application. |
|-----------------|---|

C. PERIODIC DISCLOSURES.

| | |
|---|--|
| <p>Net Asset Value</p> <p>This is the value per Unit of the Scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your Unit balance.</p> | <p>The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 business days from the date of allotment.</p> <p>Subsequently, the NAVs will be calculated for all Business Days. The Net Asset Value of the scheme shall be calculated on daily basis and disclosed in the manner specified by SEBI.</p> <p>The AMC shall update the NAVs on the website of the AMC (www.navimutualfund.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) next Business day by 10.00 a.m.. If the NAVs are not available before the commencement of business hours on the following business day of the next business day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>Example:- Assuming that the Scheme is computing NAV for August 16, 2021, i.e. Monday. The cut off time for declaration of NAV for August 16, 2021 is by 10.00 am IST on August 17, 2021. The AMC will compute the NAV for the scheme on August 17, 2021 at say 9.00 am IST and the NAV so computed will be the applicable NAV for August 16, 2021. The AMC will value all the assets and liabilities in foreign currency in Indian Rupees at the RBI reference rate at the close of banking hours on August 16, 2021. Therefore although the NAV of August 16, 2021, will be computed on August 17, 2021, the same will be published in the newspapers on August 17, 2021. The NAVs will be posted on the website of AMFI and Mutual Fund on August 17, 2021 by 10.00 a.m IST.</p> <p>Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.</p> |
| <p>Half yearly Disclosures:</p> <p>Portfolio / Unaudited</p> | <p>The Mutual Fund shall publish a complete statement of the Scheme portfolio within one month from the close of each half year (i.e. 31st</p> |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| <p>Financial Results</p> <p>This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p> | <p>March and 30th September), in the manner specified by SEBI.</p> <p>The Portfolio Statement will also be displayed on the website of the AMC and AMFI.</p> <p>In terms of Regulations 59 and SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on its website: (www.navimutualfund.com) and publish a notice regarding availability of the same in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p> |
| <p>Monthly Portfolio Disclosure</p> | <p>The Fund/AMC will disclose the Portfolio (along with ISIN) of all the Schemes on the last day of the month on its website (www.navimutualfund.com) on or before the tenth day of the succeeding month in a user-friendly and downloadable format.</p> |
| <p>Annual Report</p> | <p>The Scheme wise annual report or an abridged summary thereof shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year) in the manner specified by SEBI. The mutual fund shall provide physical copy of the abridged summary of the Annual Report without any cost, if a request through any mode is received from a unitholder. The full annual report shall be available for inspection at the Head Office of the Mutual Fund and a copy shall be made available to the Unit holders on request on payment of nominal fees, if any.</p> <p>Scheme wise annual report shall also be displayed on the website of the AMC (www.navimutualfund.com) and Association of Mutual Funds in India (www.amfiindia.com).</p> <p>A link of the scheme annual report or abridged summary shall be displayed prominently on the website of the Fund and shall also be displayed on the website of Association of Mutual Funds in India (AMFI).</p> |
| <p>Risk-o-meter</p> | <p>In accordance with SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020, the Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|---|---|---|------------|
| | <p>vi. Very High Risk</p> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>The Product Labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.</p> <p>Further, pursuant to SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021:</p> <p>A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <p>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed</p> <p>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>B) The portfolio disclosure in terms of para 3 of SEBI circular SEBI / HO / IMD / DF2 / CIR / P/ 2018 / 92 dated June 5, 2018 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p> | | |
| Associate Transactions | Please refer to Statement of Additional Information (SAI). | | |
| <p>Taxation</p> <p>The information is provided for general information only.</p> <p>However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.</p> | | | |
| | <p>Capital Gains Tax</p> <p>Long Term (units held for more than 12 months)</p> <p>Short Term (units held for 12 months or less)</p> | <p>10%# without indexation (plus surcharge and educational cess as applicable)</p> <p>15% (plus surcharge</p> | <p>NIL</p> |

NAVI NASDAQ 100 FUND OF FUND

| | | and educational cess as applicable) | |
|--------------------------|--|-------------------------------------|--|
| | <p>*On income distribution, if any, made by the Mutual Fund, additional income tax is payable under section 115R of the Act. For the purpose of determining the tax payable, the amount of distributed income shall be increased to such amount as would, after reduction of tax from such increased amount, be equal to the income distributed by the Mutual Fund. The impact of the same has not been reflected above.</p> <p># Section 112A provides that long term capital gains arising from transfer of a long term capital asset being a unit of an equity oriented fund shall be taxed at 10% without indexation and foreign currency fluctuation benefit of such capital gains exceeding one lakh rupees. The concessional rate of 10% shall be available only if STT has been paid on transfer in case of units of equity-oriented mutual funds. Further, section 55 of the Act provides for a grandfathering provision upto January 31, 2018.</p> | | |
| | <p>For further details on taxation please refer to the clause on Taxation in the SAI. Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. In view of the individual nature of tax implications, investors are advised to consult their professional tax advisor.</p> <p>Navi Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India.</p> | | |
| Investor Services | <p>Investors can lodge any service request or complaints or enquire about NAVs, Unit Holdings, Valuation, etc. by calling:</p> <p>the Investor line of the AMC at "8147544555" or on Toll Free No – 1800 103 8999 or email – mf@navi.com</p> <p>The service representatives may require personal information of the Investor for verification of his / her identity in order to protect confidentiality of information. The AMC will at all times endeavor to handle transactions efficiently and to resolve any investor grievances promptly.</p> <p>Any complaints should be addressed to Mr. Tushar Chandel, who has been appointed as the Investor Relations Officer and can be contacted at:</p> <p>Mr. Tushar Chandel Investor Relations Officer,</p> | | |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|---|
| | <p>Navi AMC Limited. Tel No: 1800 103 8999/8147544555, Email : mf@navi.com</p> <p>Address : 7thFloor, Wing B, Prestige RMZ Startech, No. 139, 2, Hosur Rd, Koramangala Industrial Layout, S.G. Palya, Bengaluru- 560095 For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either their stock broker or the investor grievance cell of the respective stock exchange or their distributor.</p> |
|--|---|

D. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit of the respective option(s) under the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV shall be calculated up to four decimal places. However the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Option. The NAVs of the Growth Option will be different after the declaration of the first Dividend.

The AMC will calculate and disclose the first NAV of the Scheme within a period of 5 working days from the closure of the NFO Period. Subsequently, the NAVs will be calculated for all the Calendar Days.

NAVI NASDAQ 100 FUND OF FUND

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, Registrar & Transfer Agents expenses, printing and stationary, bank charges etc.

In accordance with the provisions of SEBI Circular no. SEBI/ IMD/CIR No. 1/64057/06 dated April 04, 2006 and SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, the NFO expenses shall be borne by the AMC/Sponsor.

B. ANNUAL SCHEME RECURRING EXPENSES

The AMC has estimated the following total expense ratio for the first Rs. 500 Crores of the daily net assets of the Scheme. For the actual current expenses being charged, the investor may refer to the website of the Mutual Fund (www.navimutualfund.com). Further, the disclosure of Total Expense Ratio (TER) on a daily basis shall also be made on the website of AMFI (www.amfiindia.com). The Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Additionally, the AMC shall provide the exact weblink of the heads under which TER is disclosed on the website:

| Expense Head | % of daily net assets |
|--|-----------------------|
| Investment Management and Advisory Fees | Upto1.00% |
| Trustee fee | |
| Audit fees | |
| Custodian fees | |
| RTA Fees | |
| Marketing & Selling expense incl. agent commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively ¹ | |
| Goods and Service Tax (GST) on expenses other than investment and advisory fees) ² | |
| Goods and Service Tax (GST) on brokerage and transaction cost ² | |

NAVI NASDAQ 100 FUND OF FUND

| | |
|--|------------------|
| Other Expenses | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b) | Upto1.00% |
| Additional expenses for gross new inflows from specified cities ³ | Upto 0.30% |

Notes:

1) Brokerage and transaction costs which are incurred for the purpose of execution of trades are included in the cost of investment (not exceeding 12 bps in the case of cash market transactions and 5 bps in the case of derivatives transactions). The brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively. Any amount towards brokerage & transaction costs, over and above the said 12 bps for cash market transactions and 5 bps for derivatives transactions respectively may be charged to the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52(6) of the SEBI (MF) Regulations.

2) Goods & Service Tax (GST) on expenses other than investment any advisory fees, if any, shall be borne by the scheme within the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.

Goods & Service Tax (GST) on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

Goods & Service Tax (GST) on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of total expenses ratio as prescribed under Regulation 52 (6) of the SEBI (MF) Regulations.

3) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by the AMFI data, from time to time are at least (a) 30 per cent of the gross new inflows into the scheme, or (b) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher;

In case inflows from such cities are less than the higher of (a) or (b) above, such expenses on daily net assets of the scheme shall be charged on proportionate basis in accordance with SEBI Circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.

The expenses so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. Provided further that the additional TER can be charged based on inflows only from retail investors (SEBI vide its Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, has defined that inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from —retail investor) from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only.

NAVI NASDAQ 100 FUND OF FUND

These estimates have been made in good faith as per the information available to and estimates made by the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. Type of expenses charged shall be as per the Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total.

Clause 4 of Seventh Schedule to SEBI (Mutual Funds) Regulations, 1996 which restricts investments in mutual fund units upto 5% of net assets and prohibits charging of fees, shall not be applicable to investments in mutual funds in foreign countries made in accordance with guidelines as per SEBI circular no. SEBI/IMD/CIR No.7/104753/07 dated September 20, 2007. However, the management fees and other expenses charged by the mutual fund(s) in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulation 52(6). Where the scheme is investing only a part of the net assets in the overseas mutual fund(s), the same principle shall be applicable for that part of investment.

The total expense ratio of the scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00 per cent of the daily net assets of the scheme.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme subject to the overall ceilings as stated under Regulation 52(6)(a) (i).

Direct Plan shall have a lower expense ratio. Commission/ Distribution expenses will not be charged in case of Direct Plan. At least 5% of the TER will be charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan under the Scheme will be lower to the extent of the above mentioned distribution expenses/commission (at least 5% of TER) which is charged in the Regular Plan. For example, in the event that the TER of the Regular Plan is 1% p.a., the TER of the Direct Plan would not exceed 0.95% p.a.

Any other expenses which are directly attributable to a Scheme maybe charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited. The recurring expenses of the Scheme (including the Investment Management and Advisory Fees) shall be as per the limits prescribed under the SEBI (MF) Regulations.

The recurring expenses of the Scheme (excluding additional expenses under regulation 52 and additional distribution expenses for gross inflows from specified cities), as per SEBI Regulations are as follows:

The annual total of all charges and expenses of the Scheme shall be subject to the following limits, defined under Regulation 52 of SEBI MF regulations:

Limit as prescribed under regulation 52 of SEBI MF regulations for index fund:

| Particulars | As a % of daily net assets as per Regulation 52 (6) (b) | Additional TER as per regulation 52 (6A) (b) |
|-----------------|---|--|
| On total assets | 1.00% | 0.30% |

NAVI NASDAQ 100 FUND OF FUND

The Total expense ratio (including Investment and Advisory Fees) will be subject to the maximum limits (as a percentage of Daily Net Assets of the Scheme) as per Regulation 52 of SEBI Regulations, as amended from time to time, with no sub-limit on Investment and Advisory fees.

Navi Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. For the actual current expenses being charged, the Investor should refer to the website of the AMC (www.navimutualfund.com/NAVIMF_FileManager/dnd_others_expences_ratios.php).

Following is an illustration of impact of different expense ratio on scheme's returns:

| Particulars | TER 1 | TER 2 |
|----------------------------|------------------|------------------|
| Total Expense Ratio | 0.95% | 1.10% |
| Opening AUM | 900,000,000.00 | 900,000,000.00 |
| Opening NAV | 11.516 | 11.516 |
| o/s Units | 78,152,136.16 | 78,152,136.16 |
| Market value of investment | 1,035,000,000.00 | 1,035,000,000.00 |
| Expenses | 9,832,500.00 | 11,385,000.00 |
| Closing AUM | 1,025,167,500.00 | 1,023,615,000.00 |
| Closing NAV | 13.1175877 | 13.0977226 |
| Scheme Returns | 13.91% | 13.74% |

Following is an illustration with respect to difference in returns for Direct Plan v/s Regular Plan

| Particulars | Regular Plan | Direct Plan |
|---|--------------|-------------|
| Amount Invested at the beginning of the year | 10,000 | 10,000 |
| Returns before Expenses | 1500 | 1500 |
| Expenses other than Distribution Expenses | 150 | 150 |
| Distribution Expenses | 50 | - |
| Returns after Expenses at the end of the Year | 1300 | 1350 |

C. LOAD STRUCTURE AND TRANSACTION CHARGES

1. LOAD STRUCTURE

NAVI NASDAQ 100 FUND OF FUND

Load is an amount which is presently paid by the investor to redeem the Units from the Scheme Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer to the website of the AMC (www.navimutualfund.com) or may call at 1800 103 8999 or you can contact your distributor.

SEBI vide its Circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

| Type of Load | Load Chargeable(as a % to NAV) |
|---|--|
| Entry Load | NA |
| Exit Load | <ul style="list-style-type: none"> • NIL. |
| Redemption of units would be done on First in First out Basis (FIFO). | |

The above mentioned load structure shall be equally applicable to the special products such as STP, switches, etc. offered by the AMC.

The switch of investments from Regular Plan to Direct Plan shall be subject to applicable exit load if any. Further, no exit load shall be levied in case of switches from Direct Plan to Regular Plan.

Exit Load charged shall be credited to the Scheme. Goods and Service Tax (GST) on exit load shall be paid out of the exit load proceeds and the entire exit load (net of Goods and Service Tax (GST)) shall be credited to the Scheme.

The Investor is requested to check the prevailing Load structure of the Scheme before investing. For any change in Load structure AMC will issue an addendum and display it on the website/Investor Service Centers.

In accordance with SEBI Circular No. SEBI/IMD/CIR No.6/172445/2009 dated August 7, 2009 to bring about parity among all class of unit holders, no distinction among unit holders would be made based on the amount of subscription while charging exit loads.

Further in terms of SEBI Circular No. SEBI/IMD/CIR No.7/173650/2009 dated August 17, 2009 it shall be ensured that (a) the principle laid down in the SEBI Circular No. SEBI/IMD/CIR No.5/126096/08 dated May 23, 2008 that “any imposition or enhancement in the load shall be applicable on prospective investments only” shall be followed. (b) The parity among all classes of unit holders in terms of charging exit load shall be made applicable at the portfolio level.

Under the Scheme, the AMC/Trustee reserves the right to change / modify the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. The AMC/Trustee reserves the right to introduce/modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the Regulations.

The Redemption Price however, will not be lower than 93% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only. The difference between the

NAVI NASDAQ 100 FUND OF FUND

Redemption price and Sale price at any point in time shall not exceed the permitted limit as prescribed by SEBI from time to time which is presently 7% calculated on the Sale Price.

At the time of changing the Load Structure:

1. An Addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centers and distributors / brokers' office.
3. The introduction of the Exit Load/ CDSC along with the details may be stamped in the acknowledgement slip issued to the Investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load/CDSC.
4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. Any other measure which the Mutual Fund may consider necessary.

The Trustee/AMC reserves the right to change the load structure subject to the limits prescribed under the Regulations. Any change in Load structure shall be only on a prospective basis i.e. Any such changes would be chargeable only for Redemptions from prospective purchases (applying first in first out basis).

2. TRANSACTION CHARGES

Pursuant to SEBI circular vide no. Cir / IMD / DF / 13 / 2011 dated 22 August 2011, a transaction charges per subscription of Rs.10,000/- and above will be charged from the investors and paid to distributors / agents (who have opted to receive the transaction charges) w.e.f. 1 November 2011, as follows:

1. Rs. 100/- per subscription of Rs.10,000/- and above for existing investors in Mutual Funds.
2. Rs.150/- per subscription of Rs.10,000/- and above for a first time investor in Mutual Funds.
3. The transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor and the balance shall be invested.
4. There shall be no transaction charge on subscription below Rs.10,000/-.
5. Transaction charges shall be applicable on purchases/ subscriptions relating to new inflows.
6. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- and above and shall be recovered in a maximum of 4 instalments.
7. There shall be no transaction charges on direct investments.
8. 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.

NAVI NASDAQ 100 FUND OF FUND

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The distributors shall have also the option to either opt in or opt out of levying transaction charge based on type of the product.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not applicable

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section shall contain the details of penalties, pending litigation, and action taken by SEBI, other regulatory and Govt. Agencies.

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed. - **Not Applicable**
2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustee /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Note: A show-cause Notice (SCN) has been issued by Directorate of Enforcement (ED) to the majority shareholder of Navi Technologies Private Limited, the holding Company of the Sponsor, i.e. Anmol Como Broking Private Limited. The said shareholder has filed a writ petition in this regard before the Hon'ble Madras High Court under Article 226 of the Constitution of India. The matter is currently sub-judice.

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustee /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

NAVI NASDAQ 100 FUND OF FUND

(i) Mr. Amitabh Chaturvedi who was an Associate Non-executive Director on the Board of Navi AMC Ltd (Formerly known as Essel Finance AMC Limited) is the Chief Executive Officer (CEO) of Karvy Stock Broking Ltd effective December 20, 2019. SEBI has issued an order on November 24, 2020 against Karvy Stock Broking Ltd (Karvy), wherein SEBI has cancelled the certificate of registration of Karvy Stock Broking Ltd while Mr. Amitabh Chaturvedi was the CEO of Karvy. It is to be noted that the interim order against Karvy Stock Broking Ltd was issued by SEBI on November 22, 2019. Mr. Chaturvedi has joined Karvy Stock Broking Ltd after the issue of SEBI interim order against Karvy Stock Broking Ltd which proves that he was not involved in any decision making process, policy control, management control or was directly or indirectly involved in any manner whatsoever in misusing clients' securities or has undertaken any actions that are stated in the SEBI interim order dated November 22, 2019.

(ii) Mr. Ravindra Dogra who was an Associate Non-executive Director on the Board of Navi Trustee Ltd (formerly known as Essel MF Trustee Limited) is also the Director on the Board of Dakshin Mercantile Private Limited. SEBI had issued a Show Cause Notice to Dakshin Mercantile Private Limited ("the Noticee") under Rule 4 of the Adjudication Rules with respect to following: The Noticee did not complete the acquisition of shares of LKP Finance Limited ("LKP") as per the Share Purchase Agreement ("SPA") and in accordance with the timelines prescribed by SEBI and the same was in violation of the provisions of Regulation 22(3) of the SEBI (SAST) Regulations, 2011.

It was alleged that the above actions are not in accordance with section 15HB of the SEBI Act, 1992 and attracts monetary penalty. SEBI imposed a monetary penalty of ` 5,00,000/- (Rupees Five Lakh Only) on the Noticee under section 15HB of SEBI Act, 1992 for violation of the provisions of Regulation 22(3) of SEBI (SAST) Regulations, 2011. The same has been paid to SEBI.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustee /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.–
None.
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the Scheme Information Document, or which has been notified by any other Regulatory Agency, shall be disclosed.–**None.**

Notes:

1. Any amendments / replacement / re-enactment of SEBI (MF) Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Scheme Information Document.
2. The Scheme under this Scheme Information Document was approved by the Board of Directors of Navi Trustee Ltd.(formerly known as Essel MF Trustee Limited) of Navi Mutual Fund on August 19, 2021.
3. This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments.

NAVI NASDAQ 100 FUND OF FUND

The Scheme under this Scheme Information Document was approved by the Trustees on August 19, 2021. The Trustees have ensured that the Scheme is a new product offered by Navi Mutual Fund and is not a minor modification of its existing Scheme/Fund/Product.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For and on behalf of
Navi AMC Limited
(Formerly known as Essel Finance AMC Limited)

Sd/-
Saurabh Jain
Managing Director &CEO

Date: February 14, 2022
Place: Bengaluru

NAVI NASDAQ 100 FUND OF FUND

INVESTOR SERVICE CENTRES/OFFICIAL POINTS OF ACCEPTANCES–

BRANCHES:

| | |
|------------------|--|
| Kolkata | Peerless Mansion, 3Rd Floor, 1 Chowringhee Square, Kolkata 700 069 |
| Bengaluru | 7th Floor, Wing B, Prestige RMZ Startech, No. 139, 2, Hosur Rd, Koramangala Industrial Layout, S.G. Palya, Bengaluru- 560095 |
| Pune | The Work Lab S.No.318/19, H.No.934/935/4,Dhyaneshwar Paduka Chowk, Opp. Deccan Education Society Shivaji Nagar, Fc Road, Pune - 411016 |

MFCentral:

MFCentral has been designated as Official point of acceptance of Navi Mutual Fund for non financial transactions. The same can be accessed using <https://mfcentral.com/> Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service Centres or collection centres of KFIN or CAMS.

Registrar

Note: [https:// www.kfintech.com](https://www.kfintech.com) is an Official Point of Acceptance (OPA) for all schemes of Navi Mutual Fund.

KFIN Technologies Private Limited (formerly known as Karvy Fintech Private Limited (Investor Service Centers))

Add: Karvy Selenium, Tower- B, Plot No. 31 & 32., Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad, 500032, India.

Tel: +91 40 33211000, 67162222 Toll Free No: 18001038999

Website: www.karvymfs.com

Branch And Address:

| Branch Name | Current Address | Landline Number | Branch Email |
|-------------|---|-----------------|---------------------------|
| Bangalore | KFin Technologies Pvt. Ltd, No 35, Puttanna Road, Basavanagudi, Bangalore 560004 | 080-26602852 | bangaloremfd@Kfintech.com |
| Belgaum | KFin Technologies Pvt. Ltd, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011 | 0831 2402544 | mfsbelgaum@Kfintech.com |
| Bellary | KFin Technologies Pvt. Ltd, GROUND FLOOR, 3RD OFFICE , NEAR WOMENS COLLEGE ROAD, BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE, Bellary 583103 | 08392 – 254750 | mfsbellary@Kfintech.com |
| Davangere | KFin Technologies Pvt. Ltd, D.No 162/6 , 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 | 0819-2258714 | mfsdavangere@Kfintech.com |
| Gulbarga | KFin Technologies Pvt. Ltd, H NO 2-231, KRISHNA COMPLEX, 2ND FLOOR Opp., Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURAGI, Gulbarga 585105 | 08472 252503 | mfsgulbarga@Kfintech.com |
| Hassan | KFin Technologies Pvt. Ltd, SAS NO: 490, HEMADRI | 08172 262065 | mfs hassan@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|-------------|--|------------------------|-----------------------------|
| | ARCADE,2ND MAIN ROAD,SALGAME ROAD NEAR BRAHMIN BOYS HOSTEL,Hassan 573201 | | |
| Hubli | KFin Technologies Pvt. Ltd,R R MAHALAXMI MANSION,ABOVE INDUSIND BANK, 2ND FLOOR,DESAI CROSS, PINTO ROAD,Hubballi 580029 | 0836-2252444 | mfsHubli@Kfintech.com |
| Mangalore | KFin Technologies Pvt. Ltd,Mahendra Arcade Opp Court Road,Karangal Padi,-,Mangalore 575003 | 0824-2496289 | mangaloremfd@Kfintech.com |
| Margoa | KFIN TECHNOLOGIES PVT LTD, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601 | 0832-2957253 | mfsmargoa@Kfintech.com |
| Mysore | KFin Technologies Pvt. Ltd, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009 | 0821-2438006 | mfsmysore@Kfintech.com |
| Panjim | KFin Technologies Pvt. Ltd,H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001 | 0832-2426874 | panjimfmd@Kfintech.com |
| Shimoga | KFin Technologies Pvt. Ltd,JAYARAMA NILAYA,2ND CORSS,MISSION COMPOUND,Shimoga 577201 | 08182-228799 | mfsShimoga@Kfintech.com |
| Ahmedabad | KFin Technologies Pvt. Ltd,Office No. 401, on 4th Floor,ABC-I, Off. C.G. Road,-,Ahmedabad 380009 | 9081903021/9824 327979 | ahmedabadmfd@Kfintech.com |
| Anand | KFin Technologies Pvt. Ltd,B-42 Vaibhav Commercial Center,Nr Tvs Down Town Shrow Room ,Grid Char Rasta ,Anand 380001 | 9081903038 | mfsanand@Kfintech.com |
| Baroda | KFin Technologies Pvt. Ltd,203 Corner point,Jetalpur Road,Baroda Gujarat,Baroda 390007 | 0265-2353506 | barodamfd@Kfintech.com |
| Bharuch | KFin Technologies Pvt. Ltd,123 Nexus business Hub,Near Gangotri Hotel,B/s Rajeshwari Petroleum,Makampur Road,Bharuch 392001 | 9081903042 | mfsBharuch@Kfintech.com |
| Bhavnagar | KFin Technologies Pvt. Ltd,303 STERLING POINT ,WAGHAWADI ROAD ,-,Bhavnagar 364001 | 278-3003149 | mfsBhavnagar@Kfintech.com |
| Gandhidham | KFin Technologies Pvt. Ltd,Shop # 12 Shree Ambica Arcade Plot # 300,Ward 12. Opp. CG High School ,Near HDFC Bank,Gandhidham 370201 | 9081903027 | mfsGandhidham@Kfintech.com |
| Gandhinagar | KFin Technologies Pvt. Ltd,123 First Floor,Megh Malhar Complex,Opp. Vijay Petrol Pump Sector - 11,Gandhinagar 382011 | 079 23244955 | mfsGandhinagar@Kfintech.com |
| Jamnagar | KFin Technologies Pvt. Ltd,131 Madhav Plaza, ,Opp Sbi Bank,Nr Lal Bunglow,Jamnagar 361008 | 0288 3065810 | mfsJamnagar@Kfintech.com |
| Junagadh | KFin Technologies Pvt. Ltd,Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk,M.G. Road,Junagadh,362001 Gujarat | 0285-2652220 | mfsJunagadh@Kfintech.com |
| Mehsana | KFin Technologies Pvt. Ltd,FF-21 Someshwar Shopping Mall ,Modhera Char Rasta,-,Mehsana 384002 | 02762-242950 | mfsMehsana@Kfintech.com |
| Nadiad | KFin Technologies Pvt. Ltd,311-3rd Floor City Center ,Near Paras Circle,-,Nadiad 387001 | 0268-2563245 | mfsNadiad@Kfintech.com |
| Navsari | KFin Technologies Pvt. Ltd,103 1ST FLOORE LANDMARK MALL,NEAR SAYAJI LIBRARY ,Navsari Gujarat,Navsari 396445 | 9081903040 | mfsNavsari@Kfintech.com |
| Rajkot | KFin Technologies Pvt. Ltd,302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001 | 9081903025 | rajkotmfd@Kfintech.com |
| Surat | KFin Technologies Pvt. Ltd,Office no: -516 5th Floor Empire State building ,Near Udhna Darwaja, Ring Road,Surat 395002 | 9081903041 | suratmf@Kfintech.com |
| Valsad | KFin Technologies Pvt. Ltd,406 Dreamland Arcade,Opp Jade Blue,Tithal Road,Valsad 396001 | 02632-258481 | mfsValsad@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|-------------|--|----------------|-----------------------------|
| Vapi | KFin Technologies Pvt. Ltd,A-8 Second FLOOR SOLITAIRE BUSINESS CENTRE,OPP DCB BANK GIDC CHAR RASTA,SILVASSA ROAD,Vapi 396191 | 9081903028 | mfsvapi@Kfintech.com |
| Chennai | KFin Technologies Pvt. Ltd,F-11 Akshaya Plaza 1St Floor,108 Adhithanar Salai,Egmore Opp To Chief Metropolitan Court,Chennai 600002 | 044-42028512 | chennaibfd@Kfintech.com |
| Calicut | KFin Technologies Pvt. Ltd,Second Floor,Manimuriyil Centre, Bank Road,,Kasaba Village,Calicut 673001 | 0495-4022480 | mfscalicut@Kfintech.com |
| Cochin | KFin Technologies Pvt. Ltd,Ali Arcade 1St FloorKizhavana Road,Panampilly Nagar,Near Atlantis Junction,Ernakualm 682036 | 0484 - 4025059 | cochinbfd@Kfintech.com |
| Kannur | KFin Technologies Pvt. Ltd,2ND FLOOR,GLOBAL VILLAGE,BANK ROAD,Kannur 670001 | 0497-2764190 | mfskannur@Kfintech.com |
| Kollam | KFin Technologies Pvt. Ltd,GROUND FLOOR NARAYANAN SHOPPING COMPLEX,KAUSTHUBHSREE BLOCK,Kadapakada,Kollam 691008 | 474-2747055 | mfskollam@Kfintech.com |
| Kottayam | KFin Technologies Pvt. Ltd,1St Floor Csiascension Square,Railway Station Road,Collectorate P O,Kottayam 686002 | 9496700884 | mfskottayam@Kfintech.com |
| Palghat | KFin Technologies Pvt. Ltd,No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001 | 9895968533 | mfspalghat@Kfintech.com |
| Tiruvalla | KFin Technologies Pvt. Ltd,2Nd FloorErinjery Complex,Ramanchira,Opp Axis Bank,Thiruvalla 689107 | 0469-2740540 | mfstiruvalla@Kfintech.com |
| Trichur | KFin Technologies Pvt. Ltd,4TH FLOOR, CROWN TOWER,SHAKTHAN NAGAR,OPP. HEAD POST OFFICE,Thrissur 680001 | 0487- 6999987 | mfstrichur@Kfintech.com |
| Trivandrum | KFin Technologies Pvt. Ltd,MARVEL TOWER, 1ST FLOOR,URA-42 STATUE,(UPPALAM ROAD RESIDENCE ASSOCIATION) ,Trivandrum 695010 | 0471 - 2725728 | mfstrivandrum@Kfintech.com |
| Coimbatore | KFin Technologies Pvt. Ltd,3rd Floor Jaya Enclave,1057 Avinashi Road,-,Coimbatore 641018 | 0422 - 4388011 | mfscCoimbatore@Kfintech.com |
| Erode | KFin Technologies Pvt. Ltd,Address No 38/1 Ground Floor,Sathy Road,(VCTV Main Road),Sorna Krishna Complex,Erode 638003 | 0424-4021212 | mfserode@Kfintech.com |
| Karur | KFin Technologies Pvt. Ltd,No 88/11, BB plaza,NRMP street,K S Mess Back side,Karur 639002 | 04324-241755 | mfskarur@Kfintech.com |
| Madurai | KFin Technologies Pvt. Ltd,No. G-16/17,AR Plaza, 1st floor,North Veli Street,Madurai 625001 | 0452-2605856 | mfsmadurai@Kfintech.com |
| Nagercoil | KFin Technologies Pvt. Ltd,HNO 45 ,1st Floor,East Car Street ,Nagercoil 629001 | 04652 - 233552 | mfsnagarkoil@Kfintech.com |
| Pondicherry | KFin Technologies Pvt. Ltd,No 122(10b),Muthumariamman koil street,-,Pondicherry 605001 | 0413-4300710 | mfspondy@Kfintech.com |
| Salem | KFin Technologies Pvt. Ltd, No.6 NS Complex, Omalur main road, Salem 636009 | 0427-4020300 | mfssalem@Kfintech.com |
| Tirunelveli | KFin Technologies Pvt. Ltd,55/18 Jeney Building, 2nd Floor,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001 | 0462-4001416 | mfstirunelveli@Kfintech.com |
| Trichy | KFin Technologies Pvt. Ltd,No 23C/1 E V R road, Near Vekkaiamman Kalyana Mandapam,Putthur,-,Trichy 620017 | 0431-4020227 | mfstrichy@Kfintech.com |
| Tuticorin | KFin Technologies Pvt. Ltd,4 - B A34 - A37,Mangalmal Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003 | 0461-2334603 | mfstuticorin@Kfintech.com |
| Vellore | KFin Technologies Pvt. Ltd,No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001 | 0416-41603806 | mfsvellore@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|-----------------------|---|-----------------------------|-----------------------------|
| Agartala | KFin Technologies Pvt. Ltd,OLS RMS CHOWMUHANI,MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT,TRIPURA WEST,Agartala 799001 | 0381-2317519 | mfsagartala@Kfintech.com |
| Guwahati | KFin Technologies Private Limited, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007 | 8811036746 | mfsguwahati@Kfintech.com |
| Shillong | KFin Technologies Pvt. Ltd,Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001 | 0364 - 2506106 | mfsshillong@Kfintech.com |
| Silchar | KFin Technologies Pvt. Ltd,N.N. Dutta Road,Chowchakra Complex,Premtala,Silchar 788001 | 3842261714 | mfsilchar@Kfintech.com |
| Ananthapur | KFin Technologies Pvt. Ltd.,#13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001. | 9515144445 | mfsananthapur@Kfintech.com |
| Eluru | KFin Technologies Pvt. Ltd,DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET,OPP ANDHRA HOSPITALS,R R PETA,Eluru 534002 | 08812-227851 / 52 / 53 / 54 | mfseluru@Kfintech.com |
| Guntur | KFin Technologies Pvt. Ltd,2nd Shatter, 1st Floor,Hno. 6-14-48, 14/2 Lane,,Arundal Pet,Guntur 522002 | 0863-2339094 | mfsguntur@Kfintech.com |
| Hyderabad | KFin Technologies Pvt. Ltd,No:303, Vamsee Estates,Opp: Bigbazaar,Ameerpet,Hyderabad 500016 | 040-44857874 / 75 / 76 | mfsyderabad@Kfintech.com |
| Karimnagar | KFin Technologies Pvt. Ltd,2nd ShutterHNo. 7-2-607 Sri Matha ,Complex Mankammathota ,-,Karimnagar 505001 | 0878-2244773 | mfskarimnagar@Kfintech.com |
| Kurnool | KFin Technologies Pvt. Ltd,Shop No:47,2nd Floor,S komda Shoping mall,Kurnool 518001 | 08518-228550 | mfskurnool@Kfintech.com |
| Nanded | KFin Technologies Pvt. Ltd,Shop No.4 ,Santakripa Market G G Road,Opp.Bank Of India,Nanded 431601 | 02462-237885 | mfsnanded@Kfintech.com |
| Rajahmundry | KFin Technologies Pvt. Ltd, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103, | 0883-2434468/70 | mfsrajahmundry@Kfintech.com |
| Solapur | KFin Technologies Pvt. Ltd,Block No 06,Vaman Nagar Opp D-Mart,Jule Solapur,Solapur 413004 | 0217-2300021 / 2300318 | mfsolapur@Kfintech.com |
| Srikakulam | KFin Technologies Pvt. Ltd,D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veedhi ,Palakonda Road ,Srikakulam 532001 | 8942229925 | mfsrikakulam@Kfintech.com |
| Tirupathi | KFin Technologies Pvt. Ltd,H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501 | 9885995544 / 0877-2255797 | mfstirupathi@Kfintech.com |
| Vijayawada | KFin Technologies Pvt. Ltd,HNo26-23, 1st Floor,Sundarammastreet,GandhiNagar, Krishna,Vijayawada 520010 | 0866-6604032/39/40 | vijayawadamfd@Kfintech.com |
| Visakhapatnam | KFin Technologies Pvt. Ltd,DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM,BESIDE TAJ HOTEL LADGE,Visakhapatnam 530016 | 0891-2714125 | vizagmfd@Kfintech.com |
| Warangal | KFin Technologies Pvt. Ltd,Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002 | 0870-2441513 | mfswarangal@Kfintech.com |
| Hyderabad(Gachibowli) | KFintech Pvt.Ltd,Selenium Plot No: 31 & 32,Tower B Survey No.115/22 115/24 115/25,Financial District Gachibowli Nanakramguda Serilimgampally Mandal,Hyderabad,500032 | 040-33215122 | mahipal.manne@kfintech.com |
| Akola | KFin Technologies Pvt. Ltd,Yamuna Tarang Complex Shop No 30,Ground Floor N.H. No- 06 Murtizapur Road,Opp Radhakrishna Talkies,Akola 444004 | 0724-2451874 | mfsakola@Kfintech.com |
| Amaravathi | KFin Technologies Pvt. Ltd,Shop No. 21 2nd Floor,Gulshan Tower,Near Panchsheel Talkies Jaistambh Square,Amaravathi 444601 | 0721 2569198 | mfsamaravathi@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|----------------|--|---------------------------|-----------------------------|
| Aurangabad | KFin Technologies Pvt. Ltd,Shop no B 38,Motiwala Trade Center,Nirala Bazar,Aurangabad 431001 | 0240-2343414 | mfsaurangabad@Kfintech.com |
| Bhopal | KFin Technologies Pvt. Ltd,SF-13 Gurukripa Plaza, Plot No. 48A,Opposite City Hospital, zone-2,M P nagar,Bhopal 462011 | 0755-4092712,0755-4092715 | bhopalmfs@Kfintech.com |
| Dhule | KFin Technologies Pvt. Ltd,Ground Floor Ideal Laundry Lane No 4,Khol Galli Near Muthoot Finance,Opp Bhavasar General Store,Dhule 424001 | 02562-282823 | mfsdhule@Kfintech.com |
| Indore | Kfin Technologies Pvt. Ltd. , 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore | 0731-4266828/4218902 | mfsindore@Kfintech.com |
| Jabalpur | KFin Technologies Pvt. Ltd, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001 | 0761-4923301 | mfsjabalpur@Kfintech.com |
| Jalgaon | KFin Technologies Pvt. Ltd, 3rd floor,269 JAEE Plaza, Baliram Peth near Kishore Agencies ,Jalgaon 425001 | 9421521406 | mfsjalgaon@Kfintech.com |
| Nagpur | KFin Technologies Pvt. Ltd,Plot No. 2, Block No. B / 1 & 2 , Shree Apratment,Khare Town, Mata Mandir Road,Dharampeth,Nagpur 440010 | 0712-2533040 | nagpurnfd@Kfintech.com |
| Nasik | KFin Technologies Pvt. Ltd,S-9 Second Floor,Suyojit Sankul,Sharanpur Road,Nasik 422002 | 0253-6608999 | nasikmfs@Kfintech.com |
| Sagar | KFin Technologies Pvt. Ltd,II floor Above shiva kanch mandir.,5 civil lines,Sagar,Sagar 470002 | 07582-402404 | mfsagar@Kfintech.com |
| Ujjain | KFin Technologies Pvt. Ltd,Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001 | 0734-4250007 / 08 | mfsujain@Kfintech.com |
| Asansol | KFin Technologies Pvt. Ltd,112/N G. T. ROAD BHANGA PACHIL,G.T Road Asansol Pin: 713 303; ,Paschim Bardhaman West Bengal,Asansol 713303 | 0341-2220077 | mfsasansol@Kfintech.com |
| Balasore | KFin Technologies Pvt. Ltd,1-B. 1st Floor, Kalinga Hotel Lane,Baleshwar,Baleshwar Sadar,Balasore 756001 | 06782-260503 | mfsbalasore@Kfintech.com |
| Bankura | KFin Technologies Pvt. Ltd,Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor,Ward no-24 Opposite P.C Chandra,Bankura town,Bankura 722101 | 9434480586 | mfsbankura@Kfintech.com |
| Berhampur (Or) | KFin Technologies Pvt. Ltd, Opp Divya Nandan Kalyan Mandap,3rd Lane Dharam Nagar,Near Lohiya Motor,Berhampur (Or) 760001 | 0680-2228106 | mfsberhampur@Kfintech.com |
| Bhilai | KFin Technologies Pvt. Ltd,Office No.2, 1st Floor,Plot No. 9/6,Nehru Nagar [East],Bhilai 490020 | 0788-2289499 / 2295332 | mfsbhilai@Kfintech.com |
| Bhubaneswar | KFin Technologies Pvt. Ltd,A/181 Back Side Of Shivam Honda Show Room,Saheed Nagar,-,Bhubaneswar 751007 | 0674-2548981 | bhubaneswarmfd@Kfintech.com |
| Bilaspur | KFin Technologies Pvt. Ltd,Shop.No.306,3rd Floor,ANANDAM PLAZA,Vyapar Vihar Main Road,Bilaspur 495001 | 07752-470070 | mfsbilaspur@Kfintech.com |
| Bokaro | KFin Technologies Pvt. Ltd,CITY CENTRE, PLOT NO. HE-07,SECTOR-IV,BOKARO STEEL CITY,Bokaro 827004 | 7542979444 | mfsbokaro@Kfintech.com |
| Burdwan | KFin Technologies Pvt. Ltd,Anima Bhavan 1st Floor Holding No.-42,Sreepally G. T. Road,West Bengal,Burdwan 713103 | 0342-2665140 | mfsburdwan@Kfintech.com |
| Chinsura | KFin Technologies Pvt. Ltd,No : 96,PO: CHINSURAH,DOCTORS LANE,Chinsurah 712101 | 033-26810164 | mfschinsura@Kfintech.com |
| Cuttack | KFin Technologies Pvt. Ltd,SHOP NO-45,2ND FLOOR,,NETAJI SUBAS BOSE ARCADE,,(BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS,,DARGHA BAZAR,Cuttack 753001 | 0671-2203077 | mfscuttack@Kfintech.com |
| Dhanbad | KFin Technologies Pvt. Ltd,208 New Market 2Nd Floor,Bank More,-,Dhanbad 826001 | 9264445981 | mfsdhanbad@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|------------|--|--|-----------------------------|
| Durgapur | KFin Technologies Pvt. Ltd,MWAV-16 BENGAL AMBUJA,2ND FLOOR CITY CENTRE,Distt. BURDWAN Durgapur-16 ,Durgapur 713216 | 0343-6512111 | mfsdurgapur@Kfintech.com |
| Gaya | KFin Technologies Pvt. Ltd,Property No. 711045129, Ground FloorHotel Skylark,Swaraipuri Road,-,Gaya 823001 | 0631-2220065 | mfsghaya@Kfintech.com |
| Jalpaiguri | KFin Technologies Pvt. Ltd,D B C Road Opp Nirala Hotel,Opp Nirala Hotel,Opp Nirala Hotel,Jalpaiguri 735101 | 03561-222136 | mfsjalpaiguri@Kfintech.com |
| Jamshedpur | KFin Technologies Pvt. Ltd,Madhukunj, 3rd Floor ,Q Road, Sakchi,Bistupur, East Singhbhum,Jamshedpur 831001 | 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 | jamshedpurnmfd@Kfintech.com |
| Kharagpur | KFin Technologies Pvt. Ltd,Holding No 254/220, SBI BUILDING,Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur,Dist: Paschim Medinipur,Kharagpur 721304 | 3222253380 | mfskharagpur@Kfintech.com |
| Kolkata | KFin Technologies Pvt. Ltd,Apeejay House (Beside Park Hotel),C Block3rd Floor,15 Park Street ,Kolkata 700016 | 033 66285900 | mfskolkata@Kfintech.com |
| Malda | KFin Technologies Pvt. Ltd,RAM KRISHNA PALLY; GROUND FLOOR,ENGLISH BAZAR,-,Malda 732101 | 03512-223763 | mfsmalda@Kfintech.com |
| Patna | KFin Technologies Pvt. Ltd,3A 3Rd Floor Anand Tower,Exhibition Road,Opp Icici Bank,Patna 800001 | 0612-4323066 | mfspatna@Kfintech.com |
| Raipur | KFin Technologies Pvt. Ltd,OFFICE NO S-13 SECOND FLOOR REHEJA TOWER,FAFADIH CHOWK,JAIL ROAD,Raipur 492001 | 0771-4912611 | mfsraipur@Kfintech.com |
| Ranchi | KFin Technologies Pvt. Ltd,Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower ,Ranchi 834001 | 0651-2331320 | mfsranchi@Kfintech.com |
| Rourkela | KFin Technologies Pvt. Ltd,2nd Floor, Main Road,UDIT NAGAR,SUNDARGARH,Rourekla 769012 | 0661-2500005 | mfsrourkela@Kfintech.com |
| Sambalpur | KFin Technologies Pvt. Ltd,First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001 | 0663-2533437 | mfsambalpur@Kfintech.com |
| Siliguri | KFin Technologies Pvt. Ltd,Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001 | 0353-2522579 | mfsiliguri@Kfintech.com |
| Agra | KFin Technologies Pvt. Ltd,House No. 17/2/4, 2nd Floor,Deepak Wasan Plaza,Behind Hotel Holiday INN,Sanjay Place,Agra 282002 | 7518801801 | mfsagra@Kfintech.com |
| Aligarh | KFin Technologies Pvt. Ltd,1st Floor Sevti Complex,Near Jain Temple,Samad Road Aligarh-202001 | 7518801802 | mfsaligarh@Kfintech.com |
| Allahabad | KFin Technologies Pvt. Ltd,Meena Bazar,2nd Floor 10 S.P. Marg Civil Lines,Subhash Chauraha, Prayagraj,Allahabad 211001 | 7518801803 | allahabadmfd@Kfintech.com |
| Ambala | KFin Technologies Pvt. Ltd,6349, 2nd Floor,Nicholson Road,Adjacent Kos Hospitalambala Cant,Ambala 133001 | 7518801804 | mfsambala@Kfintech.com |
| Azamgarh | KFin Technologies Pvt. Ltd,House No. 290, Ground Floor,Civil lines, Near Sahara Office,-,Azamgarh 276001 | 7518801805 | mfsazamgarh@Kfintech.com |
| Bareilly | KFin Technologies Pvt. Ltd,1ST FLOORREAR SIDEA - SQUARE BUILDING,54-CIVIL LINES,Ayub Khan Chauraha,Bareilly 243001 | 7518801806 | mfsbareilly@Kfintech.com |
| Begusarai | KFin Technologies Pvt. Ltd,C/o Dr Hazari Prasad Sahu,Ward No 13, Behind Alka Cinema,Begusarai (Bihar),Begusarai 851117 | 7518801807 | mfsbegusarai@Kfintech.com |
| Bhagalpur | KFin Technologies Pvt. Ltd,2Nd Floor,Chandralok ComplexGhantaghar,Radha Rani Sinha Road,Bhagalpur 812001 | 7518801808 | mfsbhagalpur@Kfintech.com |
| Darbhanga | KFin Technologies Pvt. Ltd, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004 | 7518801809 | mfsdarbhanga@Kfintech.com |
| Dehradun | KFin Technologies Pvt Ltd,Shop No-809/799 , Street No-2 A,Rajendra Nagar, Near Sheesha Lounge,Kaulagarh | 7518801810 | dehradunmfd@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|-------------|---|------------|-------------------------------|
| | Road,Dehradun-248001 | | |
| Deoria | KFin Technologies Pvt. Ltd,K. K. Plaza,Above Apurwa Sweets,Civil Lines Road,Deoria 274001 | 7518801811 | mfsdeoria@Kfintech.com |
| Faridabad | KFin Technologies Pvt. Ltd,A-2B 2nd Floor,Neelam Bata Road Peer ki Mazar,Nehru Groundnit,Faridabad 121001 | 7518801812 | mfsfaridabad@Kfintech.com |
| Ghaziabad | KFin Technologies Pvt. Ltd,FF - 31, Konark Building,Rajnagar,-,Ghaziabad 201001 | 7518801813 | mfsghaziabad@Kfintech.com |
| Ghazipur | KFin Technologies Pvt. Ltd,House No. 148/19,Mahua Bagh,Raini Katra-,Ghazipur 233001 | 7518801814 | mfsghazipur@Kfintech.com |
| Gonda | KFin Technologies Pvt. Ltd,H No 782,Shiv Sadan,ITI Road,Near Raghukul Vidyapeeth,Civil lines,Gonda 271001 | 7518801815 | mfsghonda@Kfintech.com |
| Gorakhpur | KFin Technologies Pvt. Ltd, Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273001 | 7518801816 | mfsgorakhpur@Kfintech.com |
| Gurgaon | KFin Technologies Pvt. Ltd,No: 212A, 2nd Floor, Vipul Agora,M. G. Road,-,Gurgaon 122001 | 7518801817 | mfsghurgaon@Kfintech.com |
| Gwalior | KFin Technologies Pvt. Ltd,City Centre,Near Axis Bank-,Gwalior 474011 | 7518801818 | mfsghwalior@Kfintech.com |
| Haldwani | KFin Technologies Pvt. Ltd,Shoop No 5,KMVN Shoping Complex,-,Haldwani 263139 | 7518801819 | mfsghaldwani@Kfintech.com |
| Haridwar | KFin Technologies Pvt. Ltd,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410 | 7518801820 | mfsgharidwar@Kfintech.com |
| Hissar | KFin Technologies Pvt. Ltd,Shop No. 20, Ground Floor,R D City Centre,Railway Road,Hissar 125001 | 7518801821 | mfsghissar@Kfintech.com |
| Jhansi | KFin Technologies Pvt. Ltd,1st Floor, Puja Tower,Near 48 Chambers,ELITE Crossing,Jhansi 284001 | 7518801823 | mfsghansi@Kfintech.com |
| Kanpur | KFin Technologies Pvt. Ltd,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001 | 7518801824 | kanpurmfd@Kfintech.com |
| Lucknow | KFin Technologies Pvt. Ltd,1st Floor,A. A. Complex,5 Park Road Hazratganj Thaper House,Lucknow 226001 | 7518801830 | lucknowmfd@Kfintech.com |
| Mandi | KFin Technologies Pvt. Ltd, House No. 99/11, 3rd Floor,Opposite GSS Boy School,School Bazar,Mandi 175001 | 7518801833 | mfsghandi@Kfintech.com |
| Mathura | KFin Technologies Pvt. Ltd,Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001 | 7518801834 | mfsghathura@Kfintech.com |
| Meerut | KFin Technologies Pvt. Ltd,H No 5,Purva Eran, Opp Syndicate Bank,Hapur Road,Meerut 250002 | 7518801835 | mfsghmeerut@Kfintech.com |
| Mirzapur | KFin Technologies Pvt. Ltd, Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001 | 7518801836 | mfsghmirzapur@Kfintech.com |
| Moradabad | KFin Technologies Pvt. Ltd,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad 244001 | 7518801837 | mfsghmoradabad@Kfintech.com |
| Morena | KFin Technologies Pvt. Ltd,House No. HIG 959,Near Court,Front of Dr. Lal Lab,Old Housing Board Colony,Morena 476001 | 7518801838 | mfsghmorena@Kfintech.com |
| Muzaffarpur | KFin Technologies Pvt. Ltd,First Floor Saroj Complex ,Diwam Road,Near Kalyani Chowk,Muzaffarpur 842001 | 7518801839 | mfsghmuzaffarpur@Kfintech.com |
| Noida | KFin Technologies Pvt. Ltd,F-21,2nd Floor,Near Kalyan Jewelers,Sector-18,Noida 201301 | 7518801840 | mfsghnoida@Kfintech.com |
| Panipat | KFin Technologies Pvt. Ltd,Preet Tower, 3rd Floor,Near NK Tower,G.T. Road,Panipat 132103 | 7518801841 | mfsghpanipat@Kfintech.com |
| Renukoot | KFin Technologies Pvt. Ltd,C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonabhadra (U.P.),Renukoot 231217 | 7518801842 | mfsghrenukoot@Kfintech.com |
| Rewa | KFin Technologies Pvt. Ltd,Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001 | 7518801843 | mfsghrewa@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|--------------|---|-----------------------|-------------------------------|
| Rohtak | KFin Technologies Pvt. Ltd,Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001 | 7518801844 | mfsrohtak@Kfintech.com |
| Roorkee | KFin Technologies Pvt. Ltd,Shree Ashadeep Complex 16,Civil Lines,Near Income Tax Office,Roorkee 247667 | 7518801845 | mfsroorkee@Kfintech.com |
| Satna | KFin Technologies Pvt. Ltd,1St Floor Gopal Complex,Near Bus Stand Rewa Roa,Satna,485001 | 7518801847 | mfsatna@Kfintech.com |
| Shimla | KFin Technologies Pvt. Ltd,1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001 | 7518801849 | mfschimla@Kfintech.com |
| Shivpuri | KFin Technologies Pvt. Ltd,A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551 | 7518801850 | mfsshivpuri@Kfintech.com |
| Sitapur | KFin Technologies Pvt. Ltd,12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001 | 7518801851 | mfsitapur@Kfintech.com |
| Solan | KFin Technologies Pvt. Ltd,Disha Complex, 1St Floor,Above Axis Bank,Rajgarh Road,Solan 173212 | 7518801852 | mfsolan@Kfintech.com |
| Sonepat | KFin Technologies Pvt. Ltd,Shop no. 205 PP Tower,Opp income tax office,Subhash chowk Sonepat. 131001. | 7518801853 | mfsonepat@Kfintech.com |
| Sultanpur | KFin Technologies Pvt. Ltd,1st Floor, Ramashanker Market,Civil Line,-,Sultanpur 228001 | 7518801854 | mfsultanpur@Kfintech.com |
| Varanasi | KFin Technologies Pvt. Ltd,D-64/132 KA , 2nd Floor , Anant Complex, Sigra,Varanasi 221010 | 7518801855 | varanasimfd@Kfintech.com |
| Yamuna Nagar | KFin Technologies Pvt. Ltd,B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk,-,Yamuna Nagar 135001 | 7518801857 | mfsyamunanagar@Kfintech.com |
| Kolhapur | KFin Technologies Pvt. Ltd,605/1/4 E Ward Shahupuri 2Nd Lane,Laxmi Niwas,Near Sultane Chambers,Kolhapur 416001 | 0231 2653656 | mfskolhapur@Kfintech.com |
| Mumbai | KFin Technologies Pvt. Ltd,24/B Raja Bahadur Compound,Ambalal Doshi Marg,Behind Bse Bldg,Fort 400001 | 022-66235353 | mumbaimfd@Kfintech.com |
| Pune | KFin Technologies Pvt. Ltd,Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva,Shivaji Nagar,Pune 411005 | 020-66210449 | punemfd@Kfintech.com |
| Vashi | KFin Technologies Pvt. Ltd,Vashi Plaza,Shop no. 324,C Wing, 1ST Floor,Sector 17,Vashi Mumbai,400705 | 022 27802684 | Vashiext.mum@Kfintech.com |
| Vile Parle | KFin Technologies Pvt. Ltd,Shop No.1 Ground Floor,,Dipti Jyothi Co-operative Housing Society,,Near MTNL office P M Road,,Vile Parle East,400057 | 022-26100967 | VileParleext.mum@Kfintech.com |
| Borivali | KFin Technologies Pvt. Ltd,Gomati SmutiGround Floor,Jambli Gully,Near Railway Station ,Borivali Mumbai,400 092 | 022- 28916319 | Borivaliext.mum@Kfintech.com |
| Thane | KFin Technologies Pvt. Ltd,Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602 | 022 25303013 | Thaneext.mum@Kfintech.com |
| Ajmer | KFin Technologies Pvt. Ltd,302 3rd Floor,Ajmer Auto Building,Opposite City Power House,Jaipur Road; Ajmer 305001 | 0145-5120725 | mfsajmer@Kfintech.com |
| Alwar | KFin Technologies Pvt. Ltd,Office Number 137, First Floor,Jai Complex,Road No-2,Alwar 301001 | 0144-4901131 | mfsalwar@Kfintech.com |
| Amritsar | KFin Technologies Pvt. Ltd,SCO 5 ,2nd Floor, District Shopping Complex,Ranjit Avenue,Amritsar 143001 | 0183-5053802 | mfsamritsar@Kfintech.com |
| Bhatinda | KFin Technologies Pvt. Ltd,MCB -Z-3-01043, 2 floor, GONIANA ROAD,OPPORITE NIPPON INDIA MF GT ROAD,NEAR HANUMAN CHOWK,Bhatinda 151001 | 0164- 5006725 | mfsbhatinda@Kfintech.com |
| Bhilwara | KFin Technologies Pvt. Ltd,Office No. 14 B, Prem Bhawan,Pur Road, Gandhi Nagar,Near CanaraBank,Bhilwara 311001 | 01482-246362 / 246364 | mfsbhilwara@Kfintech.com |

NAVI NASDAQ 100 FUND OF FUND

| | | | |
|----------------|--|----------------|-------------------------------|
| Bikaner | KFin Technologies Pvt. Ltd,70-71 2Nd Floor Dr.Chahar Building ,Panchsati Circle,Sadul Ganj ,Bikaner 334003 | 0151-2200014 | mfsbikaner@Kfintech.com |
| Chandigarh | KFin Technologies Pvt. Ltd,First floor, SCO 2469-70,Sec. 22-C,-,Chandigarh 160022 | 1725101342 | chandigarhmfd@Kfintech.com |
| Ferozpur | KFin Technologies Pvt. Ltd,The Mall Road Chawla Bulding Ist Floor,Opp. Centrail Jail,Near Hanuman Mandir,Ferozepur 152002 | 01632-241814 | mfsferozpur@Kfintech.com |
| Hoshiarpur | KFin Technologies Pvt. Ltd,Unit # SF-6,The Mall Complex,2nd Floor , Opposite Kapila Hospital,Sutheri Road,Hoshiarpur 146001 | 01882-500143 | mfsHoshiarpur@Kfintech.com |
| Jaipur | KFin Technologies Pvt. Ltd,Office no 101, 1st Floor,Okay Plus Tower,Next to Kalyan Jewellers,Government Hostel Circle, Ajmer Road,Jaipur 302001 | 01414167715/17 | jaipurmfd@Kfintech.com |
| Jalandhar | KFin Technologies Pvt. Ltd,Office No 7, 3rd Floor, City Square building,E-H197 Civil Line,Next to Kalyan Jewellers,Jalandhar 144001 | 0181-5094410 | mfsjalandhar@Kfintech.com |
| Jammu | KFin Technologies Pvt.Ltd, 1D/D Extension 2,Valmiki Chowk, Gandhi Nagar , Jammu 180004 State - J&K | 0191-2470973 | mfsjammu@Kfintech.com |
| Jodhpur | KFin Technologies Pvt. Ltd,Shop No. 6, GANG TOWER, G Floor,OPPOSITE ARORA MOTER SERVICE CENTRE,NEAR BOMBAY MOTER CIRCLE,Jodhpur 342003 | 7737014590 | mfsjodhpur@Kfintech.com |
| Karnal | KFin Technologies Pvt. Ltd,18/369Char Chaman,Kunjpura Road,Behind Miglani Hospital,Karnal 132001 | 0184-2252524 | mfskarnal@Kfintech.com |
| Kota | KFin Technologies Pvt. Ltd,D-8, SHRI RAM COMPLEX,OPPOSITE MULTI PURPOSE SCHOOL,GUMANPUR,Kota 324007 | 0744-5100964 | mfskota@Kfintech.com |
| Ludhiana | KFin Technologies Pvt. Ltd,SCO 122, Second floor,Above Hdrc Mutual fun,,Feroze Gandhi Market,Ludhiana 141001 | 0161-4670278 | mfsLudhiana@Kfintech.com |
| Moga | KFin Technologies Pvt. Ltd,1St FloorDutt Road,Mandir Wali Gali,Civil Lines Barat Ghar ,Moga 142001 | 01636 - 230792 | mfsmoga@Kfintech.com |
| New Delhi | KFin Technologies Pvt. Ltd,305 New Delhi House ,27 Barakhamba Road ,-,New Delhi 110001 | 011- 43681700 | delhimfd@Kfintech.com |
| Pathankot | KFin Technologies Pvt. Ltd,2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001 | 0186-5080188 | mfsPathankot@Kfintech.com |
| Patiala | KFin Technologies Pvt. Ltd,B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001 | 0175-5004349 | mfsPatiala@Kfintech.com |
| Sikar | KFin Technologies Pvt. Ltd,First FloorSuper Tower ,Behind Ram Mandir Near Taparya Bagichi ,-,Sikar 332001 | 01572-250398 | mfsSikar@Kfintech.com |
| Sri Ganganagar | KFin Technologies Pvt. Ltd,Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001 | 0154-2470177 | mfsSriganganagar@Kfintech.com |
| Udaipur | KFin Technologies Pvt. Ltd,Shop No. 202, 2nd Floor business centre,1C Madhuvan,Opp G P O Chetak Circle ,Udaipur 313001 | 0294 2429370 | mfsudaipur@Kfintech.com |
| Khammam | KFin Technologies Pvt. Ltd,11-4-3/3 Shop No. S-9,1st floor,Srivenkata Sairam Arcade,Old CPI Office Near PriyaDarshini CollegeNehru Nagar ,KHAMMAM 507002 | 8008865802 | mfsKhammam@Kfintech.com |