Name of the Issuer: Navi Finsery Limited Type of Issue: Public issue by Navi Finsery Limited (Issuer' / Company / NRT) of secured, rated, listed, redeemable non-convertible debentures of face value of ₹ 1,000 each ("NCDs") for an amount aggregating up to ₹ 3,000 million ("Geae Issue Option to retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton of retain oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription up to ₹ 3,000 million ("Geae Issue") proton oversubscription Addendum to the Prospectus dated February 14, 2024 (collectively, "Prospectus" Issue size: ₹ 3,000 million ("Base Issue Size") with an option to retain oversubscription up to ₹ 3,000 million ("Green Shoe Option") aggregating up to 60,000,000 NCDs amounting to ₹ 6,000 million ("Issue Size or Issue Limit"). The Issuer has issued and alloted 52,45,349 NCDs aggregating to ₹ 524,53,49,000. (Source: Minutes of the Meeting dated March 13, 2024 held between NFL; the Lead Manager; and the Registrar) Rating of instrument alongwith name of the rating agency (i) as disclosed in the offer document: CRISIL. A/Stable by CRISIL. Ratings Limited (ii) at the end of 1st FY (March 31, 2026): CRISIL. A/Stable by CRISIL. Ratings Limited (iii) at the end of 1st FY (March 31, 2026): CRISIL. A/Stable by CRISIL. Ratings Limited (iv) at the end of 3rd FY (March 31, 2026): CRISIL. A/Stable by CRISIL. Ratings Limited (iv) at the end of 3rd FY (March 31, 2026): NA (Source: Prospectus dated February 9, 2024 and Rating Rationale available at website "Periods not available" Prospectus dated February 9, 2024 and Rating Rationale available at website of CRISIL) Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes (Source: Debenture Trust Deed dated March 14, 2024) Subscription level (number of times): After considering the not Banked and technical rejection cases, the Issue was subscribed 1.75 times of the Base Issue Size and 0.87 times of the overall Issue Size (Source: Minutes of the Meeting dated March 13, 2024 held between NFL; the Lead Manager; and the Registrar) Financials of the issuer (In Rs. Millions) FY 2024 FY 2025 FY 2026 (#) Income from operations Net Profit for the period Net Profit for the person Paid-up caulity share capital Reserves excluding revaluation reserves 26,483.95 Note: (fill Person and competed (Source: Audited Financials Filings on Stock Exchanges Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.) (i) at the end of 1st FY (March 51, 2024) Listed and Traded N A N A 2,852.40 28,774.54 NA NA (III) ALT BE GIO US GIO FT (IMBELIO 3 (2024)). Note: Listing and trading permission granted by BSE & NSE on March 15, 2024 to commence trading with effect from March 18, 2024. 'Trading status not disclosed as reporting for the relevant fiscal years has not been completed. *Trading status not disclosed as reporting for the relevant fiscal years has not been complete. Change, if any, in directors of issuer from the disclosures in the offer document PARTICULARS NAME OF DIRECTOR APPOINTMENT/RESIGNATION (i) At the end of 1st FY (March 31,2024) (ii) At the end of 2nd FY (March 31,2025) N.A. Mr. Anil Kumar Misra (DIN: 08066460) Mr. Abhishek Dwivedi (DIN: 07843369 Mr. Ashwani Kumar (DIN: 02870681) Appointmen (iii) At the end of 3rd FY (March 31,2026)/ **Status of utilization of Issue proceeds (i) as disclosed in the offer document: The Net Proceeds raised through this Issue will be utilised towards funding the following objects: 1.For the purpose of orward enfoling, financing and repayment of existing loans and borrowings of our Company - Atleast 75% of amount proposed to be financed from Net Proceeds. 2. For General Corporate Purposes' – Maximum of up to 25% of amount proposed to be financed from Net Proceeds *The Net Proceeds will be first utilized towards the Objects mentioned above. The balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the amount raised in the Issue, in compliance with the SEBI NGS Regulations. Source: (Prospectus dated February 9, 2024) (ii) Actual utilization: Yes (Source: BSE Filing dated May 28, 2025 on Statement of Utilization) ion, if any : NA (III) Resistants for Devandurs, it may recover a property of the property of t (ii) Delay in payment from the due date: NA (iii) Reasons for delay/ non-payment, if any: NA Any other material information: Compliances-Rev. 50 (1) - Prior infimation about Board meeting under Regulation 50(1) - to consider and approve the Issuance of Listed Commercial Paper. Asset Lisblin Management (ALM) station and Compliances-Rep. 51 (1) (2) - Prior Exercise Sensitive Information / disclosure of event / Information - Outcome of the Finance Committee meeting held on March 14, 2024 - considered and approved the Issuance of Listed Commercial Papers for an amount up to INR 40 Crores The Information - Outcome of the Finance Committee meeting held on March 14, 2024 - considered and approved the Issuance of Listed Commercial Papers for an amount up to INR 40 Crores March 14, 2024 April 3, 2024 April 8, 2024 April 15, 2024 April 18, 2024 April 19, 2024 April 23, 2024 issuance of Listed Commercial Papers for an amount up to INR 40 Crores Prior Intimation for the Finance Committee meeting to be held on April 8, 2024 Outcome of the Finance Committee meeting to be held on April 8, 2024 - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 100 Crores. ALM statement for the Morth anded March 2024 Prior Intimation for the Finance committee to be held on April 23, 2024 - to consider and approve the Issuance of Listed Commercial Paper Intimation pursuant to SEBI operational Circular dated April 13, 2022 under chapter XIV - centralized database for corporate bonds/debentures. Outcome of the Finance committee meeting held on April 23, 2024 - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 50 Crores. Prior Intimation pursuant the Finance Committee to be held on May 06, 2024 - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 50 Crores. Intimation regarding the outcome of the meeting of the Finance Committee held on May 06, 2024 - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 50 Crores. April 23, 2024 April 29, 2024 May 6, 2024 Cores Prior infination about the Finance Committee meeting to be held on May 10, 2024. Prior infination about the Finance committee meeting to be held on May 11, 2024. Put infination of Finance committee meeting held on May 12, 2024 considered and approved the issuance of Listed Commercial Papers for an amount up to INR 50 Cores. Outcome of the Finance Committee meeting held on May 11, 2024 - considered and approved the issuance of Non-Convertible Debentures for an amount up to INR 100 Circes Asset Liability Management Statement for the Month of April 24. Prior Infinitiation about the Finance committee of the Board to be held on May 24, 2024 Prior Infinitiation about the Finance committee of the Board to be held on May 28, 2024 Outcomed of the finance committee meeting held on May 28, 2024 - considered and approved the issuance of Non-Convertible Debentures for an amount up to INR 100 Circes. Financial Results for the year ended March 2024 Asset Conver Certificate for the year ended March 31, 2024. May 7, 2024 May 9, 2024 May 10, 2024 May 14, 2024 May 14, 2024 May 20, 2024 May 21, 2024 May 24, 2024 May 28, 2024 Financial Results for the year ended March 2024 Asset Cover Certificate for the year ended March 31, 2024 Statement of Material Deviation for the year ended March 31, 2024 Annual Secretarial Compliance Report for the year ended March 31, 2024 Declaration for Audit Report with unmodified Opinion for the year ended March 31, 2024 we wish to inform that the Finance Committee of the Board at its meeting held on Friday, May 24, 2024, considered and approved the issuance of Non-Convertible Debentures for an amount up to INR International Committee of the May 2024. May 28, 2024 May 28, 2024 May 28, 2024 June 14, 2024 we wish to inform that the Finance Committee of the Intimation regarding ALM for the month of May 2024. Infimation regarding ALM for the month of May 2024. we wish to inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Tuesday, June 18, 2024, considered and approved the issuance of Listed Commercial Paper we wish to inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Wednesday, June 26, 2024, considered and approved the issuance of Listed Commercial we hereby inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Finsay, July 12, 2024, has considered and approved the issuance of Listed Non-Convertible Initination regarding ALM statement for the month of June 2024 we hereby inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Tuesday, July 23, 2024, has considered and approved the issuance of Listed Commercial Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP Financial Results for the quater ended June 30, 2024 we hereby inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Monday, August 12, 2024, has considered and approved the issuance of Listed Commercial Asset and Liability inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Monday, August 12, 2024, has considered and approved the issuance of Listed Commercial Asset and Liability statement for the month of July 2024. June 18, 202 June 26, 202 July 12, 2024 we hereoy inform that the Finance Committee of this beard or Navi Financy Limited, at as meeting need on Michaely, August 12, 2024, has considered and approved the sisuance of Lista Asset and Liability statement for the month of July 2024. Histination of Finance Committee Meeting for approval of Issuance of Listed NCDs. Appointment of Additional, Non-Evective, Independent Director and Outcome of Finance Committee Meeting for approve director and Outcome of Finance Committee Meeting for approved of Issuance of Listed NCDs. Additional of Finance Committee Meeting for approved of Issuance of Listed NCDs. Intimation of Finance Committee Meeting for approved and approve issuance of Listed Commercial Papers. Asset and Liability statement for the month of August 2024. August 15, 2024 August 20, 2024 August 23, 2024 Asset and Liability statement for the morth of August 2024 Outcome of Finance Committee Meeting for approval of issuance of Listed Commercial Papers for an amount up to INR 100/- Crores Intimation of Finance Committee Meeting for approval of issuance of Listed NCDs Outcome of Finance Committee Meeting - considered and approved the issuance of Listed non-convertible debentures for an amount up to INR 500/- Crores Notice of AGM and Annual Report Outcome of AGM Outcome of Finance Committee Meeting - considered and approved the issuance of Listed non-convertible debentures for an amount up to INR 150/- Crores Intimation regarding Horbite Reserve Bank of India direction to the Company to pause sanction or disbursals of loans effective close of business, October 21, 2024. Intimation of Conference call to discuss impact of RBI press release on Company. sly sanctioned Home Loan customers pursuant to RBI exemption order dated October 25, 2024 October 28, 2024 ntimation regarding making pre-scheduled tranche dish Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD ntimation of Repayment of Commercial Paper (CP) ntimation of Repayment of Commercial Paper (CP) Compliances-Reg. 52 (7) - Statement of Material ntimation of Repayment of Commercial Paper (CP) Asset Liability Management (ALM) statement 07-Nov-24 13-Nov-24 14-Nov-24 14-Nov-24 ations in proceeds of issue of NCD / NCRF 17-Nov-24 Asset Liability Management (ALM) statement Compliances-Rep. 57 (1) - Certificate of interest payment/Principal in case of NCD Asset Liability Management (ALM) statement Compliances-Rep. 57 (1) - Certificate of interest payment/Principal in case of NCD Intimation of Repayment of Commercial Paper (CP) Compliances-Rep. 57 (1) - Certificate of interest payment/Principal in case of NCD Intimation of Repayment of Commercial Paper (CP) Asset Liability Management (ALM) statement Compliances-Rep. 57 (1) - Certificate of interest payment/Principal in case of NCD Compliances-Rep. 57 (1) - Certificate of interest payment/Principal in case of NCD Compliances-Rep. 57 (1) - Statement of Material Deviations in proceeds of issue of NCD / NCRP Asset Liability Management (ALM) statement 24-Dec-24 24-Dec-24 27-Dec-24 27-Dec-24 16-Jan-25 Asset Liability Management (ALM) statement 14-Feb-25 28-Mar-25 16-Apr-25 15-May-25 ntimation of Repayment of Commercial Paper (CP) ntimation of Repayment of Commercial Paper (CP) Partificate from CEO/CEO

Certificate from CEO/CFO
Asset Liability Management (ALM) statement
Statement of Material Deviations in proceeds of issue of NCD / NCRP
Financial Results For The Quarter And Year Ended On March 31, 2025
Asset Liability Management (ALM) statement

Asset Liability Management (ALM) statement Compliances-Reg.27-Corporate Governance Repor

S. No.		Finsery Limited	Last updated: November 15, 2025
	11-Aug-25	Results - Financial Results For The Quarter Ended On June 30, 2025	
	11-Aug-25	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP	
	18-Aug-25	Asset Liability Management (ALM) statement	
	16-Sep-25	Asset Liability Management (ALM) statement	
	22-Sep-25	Compliances-Reg. 50 (2) - Intimation to the Exchange about meeting under 50(2) -regarding the notice of Annual General meeting scheduled to be held on September	er 22, 2025
	22-Sep-25	Regulation 53 (1) Annual Report.	
	26-Sep-25	Intimation Relating To Annual Report For The Financial Year 2024-25	
	13-Oct-25	Compliances-Reg. 50 (2) - Intimation to the Exchange about meeting under 50(2) - Intimation regarding the Extra-Ordinary General meeting of the Shareholders of the	ne Company
	14-Oct-25	Compliances-Half Yearly Report (SEBI Circular No. CIR/IMD/DF-1/67/2017)	
	15-Oct-25	Asset Liability Management (ALM) statement	·
	21-Oct-25	Compliances-Reg.27-Corporate Governance Report	
	21-Oct-25	Intimation Regarding The Investor Compliants For Thequarter Ended On September 30, 2025	
	05-Nov-25	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend	·
	07-Nov-25	Intimation of Repayment of Commercial Paper (CP)	
	12-Nov-25	Compliances-Reg. 52 - Financial Result - Financials Results for the quarter and half year ended September 30, 2025	·
	12 ₄ Nov ₄ 25	Compliances Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP	

12-Nov-25

Complainces-Reg. 52 (7) - Statement of Material Deviations in proceeds of Issue of NCD / NCRP

Note: The Company meets Investors/ Analysts/ Participants from time to time. Please refer to the website of the Stock Exchanges for the intimation of the schedule of such meetings and related details, as applicable.

For further details, please refer www.bseindia.com and/or www.nseindia.com.

Disclaimer:

The information compiled herein is in accordance with the disclosure requirements with regard to the track record of the public issues managed by JM Financial Limited ("JM Financial") arising out of the SEBI Circular No. CIRMIRSD/1/2012 dated January 10, 2012.

This information is gathered, inter-alia, from the Prospectus of Navi Finserv Limited (the "issuer"), as amended, and from the filings made by the Issuer with the BSE Limited ("BSE") and/or the National Stock Exchange of India Limited ("NSE" and together with the BSE, the "Stock Exchanges") from time to time, price-volume data available on the website of the Stock Exchanges, other sources as disclosed herein and information / clarifications provided by the Issuer.

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