Name of the Issue: Navi Finserv Limited

Type of Issue: Public Issue by Nav Finserv Limited ("NF" or the "Orangar") or the "Issue") of Secured, Rated, Listed, Redeemable
to retain oversubscription up to \$ 300 cores aggregating up to 50,000 NCDs amounting to \$ 600 cores ("Issue Limit") (the "Issue"). mable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") for an amount of ₹ 300 crores ("Base Issue Size") with an option The Company had filed the Prospectus dated May 12, 2022 and Addendum cum Corrigendum to Prospectus dated May 18, 2022, Second Addendum to Prospectus dated May 22, 2022 and Third Addendum to Prospectus dated May 28, 2022 with the Registrar Companies, Karnataka at Bengaluru, ("RoC"), the BSE Limited ("BSE") and the National Stock Exchange of India ("SEBI"). Issue size: ₹ 300 crores ("Base Issue Size") with an option to retain oversubscription up to ₹300 crores aggregating up to 60,00,000 NCDs amounting to ₹ 600 crores ("Issue Limit") (the "Issue"). The Issuer has issued and alloted NCDs aggregating to Rs. 495.72 crores. (Source: Mirrutes of the Meeting dated June 08,2022 held between NFL; the Lead Managers; and the Registrar)

Rating of instrument alongwith name of the rating agency
(i) as disclosed in the offer document: IND AV Stable by India Ratings & Research Pvt Ltd
(ii) at the end of 1st FV (March 31, 2023) (*). IND AV Stable by India Ratings & Research Pvt Ltd
(iv) at the end of one FV (March 31, 2024)(*). IND AV Stable by India Ratings & Research Pvt Ltd
(iv) at the end of 2nd FV (March 31, 2025): IND AV Stable by India Ratings & Research Pvt Ltd Source: Prospectus dated May 12, 2022 (^) - Website of the Credit Rating Agency 4 Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes (Source: Debenture Trust Deed dated June 8, 2022.)

5 Subscription level (number of times): After considering the not Banked and technical rejection cases, the Issue was subscribed 1.65 times of the Base Issue Size and 0.83 times of the Issue Size. (Source: Minutes of the Meeting dated June 08,2022 held between NFL; the Lead Managers; and the Registrar) Financials of the issuer (In Rs. Millions) FY 2025 (#) 22,711.54 3,010.30 2,852.40 FY 2023 (1) FY 2024 Income from operations
Net Profit for the period
Paid-up equity share capital
Reserves excluding revaluation reserves
Note: (#) Periods not completed 19846.24 26.483.95 28774.54 Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)
(i) at the end of 1st FY (Merch 31, 2023)
(ii) At the end of 2nd FY (March 31, 2024)
(iii) At the end of 3nd FY (March 31, 2025)
(iii) At the end of 3nd FY (March 31, 2025)
(iii) At the end of 3nd FY (March 31, 2025)
(iii) At the end of 3nd FY (March 31, 2025) Note: Listing and trading permission granted by BSE & NSE on June 9, 2022 to commence trading with effect from June 10, 2022 Change, if any, in directors of issuer from the disclosures in the offer document PARTICULARS NAME OF DIRECTOR APPOINTMENT/RESIGNATION PARTICULARS

(i) At the end of 1st FY (March 31,2023)

(ii) At the end of 2nd FY (March 31,2024)

(iii) At the end of 3rd FY (March 31,2025) N.A. Mr. Anil Kumar Misra (DIN: 08066460) Mr. Anil Kumar Misra (DIN: 08066460)

*Updated as on May 31, 2025

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 onward lending, financing, and for repayment of interest and principal of existing borrowings of the 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 SEB NCS Regulations.

the Issue, in compliance with the SEBI NCS Regulations.

Source: (Prospects dated May 12, 2022)

(ii) Actual utilization: Yes (Source ISE Flings: Statement of utilization of issue proceeds under Regulation 52(7) and 52(7A) of SEBI LODR 2015- August 9, 2024)

(iii) Reasons for deviation, if any: NA

Delay or default in payment of Interest/ principal amount

(i) Disclosures in the offer document on terms of issue: The Debenture Trustee will protect the interest of the NCD Holders in the event of default by us in regard to timely payment of interest and repayment of principal and they will take necessary action at our cost. (Source: Prospectus dated May 12, 2022)

(ii) Delay in payment from the due dater. No

(iii) Description of default on payment if any: NA

(iii) Reasons for delay/ non-payment, if any: NA Source: Intimation to BSE under Regulation 57 (1) of SEBI (LODR) Regulations 2015

Any other material information:	, () -
Date	Announcement
June 23, 2022	Compliance-57 (4) - Prior intimation to the beginning of the quarter
June 23, 2022 June 23, 2022	Compliance-97 (*y) * - rior instruments to use quarter Compliance-Reg. 51 (1), (2) - Price Sensitive information / disclosure of event / Information - considered and approved the offer of Non-Convertible Debentures (NCDs) on a private placement basis.
June 30, 2022	Compliances**reg. 31 (1), 27 ** Finds definition to both Instruments Compliances**reg. 31 (1), 27 ** Finds definition to both Instruments Compliances**reg. 31 (1), 27 ** Finds definition to both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg. 31 (1), 27 ** Finds definition in both Instruments Compliances**reg
June 30, 2022	
June 30, 2022	Resignation of Company Secretary and Compliance Officer
July 21, 2022	Statement Of Investor Complaints For The Quarter Ended June 2022
July 21, 2022	Outcome of the meeting of the Finance Committee of the Board held on July 21, 2022 considered and approved the issuance of 1000 Secured Rated, Listed, Redeemable,
	Principal Protected, Market Linked, Non-Convertible Debentures ("NCDs") of Face Value of INR. 10,00,000 (Rupees Ten Lakhs Only) at par on a private placement basis
August 16, 2022	Statement of utilization of issue proceeds under Regulation 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
August 16, 2022	Prior intimation about Board meeting under Regulation 50(1) - Rasing of Fund on a private placement basis.
	Regulation 51 read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Appointment of Mr. Anuj Arora, as a Company Secretary of the Company
September 8, 2022	
•	with effect from September 08, 2022.
September 10, 2022	Asset Liability Management (ALM) statement
October 4, 2022	Compliances-Reg. 53 - Annual Report
October 13, 2022	CFO Certificate for the Quarter ended September 30, 2022, in terms of SEBI Circular SEBI/HQ/DDHS/CIR/P/2019/115 dated October 22, 2019
November 10, 2022	Asset Liability Management (ALM) statement
November 21, 2022	Considered and approved the offer of Non-Convertible Debentures ("NCDs") and Market-Linked Debentures ("MLDs") for an amount upto INR 350 Crores on a private placement basis
December 10, 2022	Asset Liability Management (ALM) statement
December 29, 2022	Compliances-Closure of Trading Window
February 8, 2023	Statement of Material Deviations in proceeds of issue of NCD / NCRP
February 10, 2023	Asset Liability Management (ALM) statement
March 10, 2023	Asset Liability Management (ALM) statement
March 31, 2023	Shifting of Registered Office of the Navi Finserv Limited
April 10, 2023	Asset Liability Management (ALM) statement
April 13, 2023	Compliances-Half Yearly Report (SEBI Circular No. CIR/IMD/DF-1/67/2017)
April 21, 2023	Corporate Governance Report for the quarter ended March 31, 2023
	Infirmation under Regulation 50(2) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 - to consider and approve the amendment to Article
April 24, 2023	initinaturi urbei regulaturi su(2) ur securities arti Exchange Board ur india (Listing Oringaturis and Discussive Requirements) regulaturis, 2015 - to consider and approve the amendment to Article of Association (AOA) of the company
	Intimation under Regulation 51 read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").
April 25, 2023	Company has taken note of resignation of Mr. Anuj Arora, as a Company Secretary and Mr. Divyesh Jain, as a Chief Financial Officer of the Company with effect from April 25, 2023. It is to further
7 (7) 11 20, 2020	inform that the Board of Directors has appointed Mr. Thomas Joseph as the Company Secretary and Mr. Ankit Surana as the Chief Financial Officer of the Company with effect from April 26, 2023.
April 27, 2023	Format of the Initial Disclosure to be made by an entity identified as a Large Corporate
April 21, 2023	
May 22, 2023	Meeting of the Board of Directors of the Company, is scheduled to be held on Friday, May 26, 2023, inter-alia to consider the audited financial results for the quarter and year ended March 31, 2023.
Way 22, 2023	
May 26, 2023	Compliances-Req. 54 - Asset Cover details
	Board Meeting to considered and approve the audited standalone and consolidated financial results of the Company for the quarter and year ended March 31, 2023 - Compliances-Reg. 52 - Financial
May 26, 2023	
May 26, 2023	Result Statement of utilization of issue proceeds under Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.
May 26, 2023	
May 26, 2023	Compliances-Reg. 54 - Asset Cover details
	Compliances-Reg. 51 (1), (2) - Price Sensitive information / disclosure of event / Information - the board of directors of Navi Finserv Limited ('Company') in its meeting held on May 26, 2023 had
May 27, 2023	approved a proposal to invest up to INR 57 Crore into Chaitanya India Fin Credit Private Limited ('Subsidiary'), a subsidiary of the Company. The Company currently holds 75% of shares of the
	Subsidiary.
June 03, 2023	Compliances-Reg.24(A)-Annual Secretarial Compliance - Secretarial Compliance Report for the financial year ended March 31, 2023
June 11, 2023	Asset Liability Management (ALM) statement - Structural Liquidity & Interest Rate Sensitivity for the month of May 31, 2023
June 14, 2023	Compliances-Reg. 52 - Financial Result - The company informed about the following inadvertent errors in the standalone statement of cash flows for the financial year 2023 submitted to the BSE Limite
Julie 14, 2023	
	and the National Stock Exchange of India Limited on May 26, 2023 ('Standalone Statement of Cash Flows'): (a) The 'net cash flows (used in)/generated from operating activities' for the year ended
	March 31, 2023 in the Standalone Statement of Cash Flows to be read as INR (38,286.91) million instead of INR (37,718.44) million; and (b) The 'net cash flows (used in)/generated from operating
	activities' for the period March 31, 2022 in the Standalone Statement of Cash Flows to be read as INR (11,666.04) million instead of INR (11,371.04) million.
July 10, 2023	Asset Liability Management (ALM) statement
July 14, 2023	Certificate from CEO/CFO for the quarter ended June 30, 2023
	Compliances-Req. 51 (1), (2) - Price Sensitive information / disclosure of event / Information - Corporate Governance Report for the Quarter ended June 30, 2023
July 21, 2023	
July 21, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend
July 21, 2023 July 27, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend
July 21, 2023 July 27, 2023 July 28, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg. 57 (1) - Certificate of Interest payment/Principal in case of NCD
July 21, 2023 July 27, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend
July 21, 2023 July 27, 2023 July 28, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg. 57 (1) - Certificate of Interest payment/Principal in case of NCD Compliances-Reg. 50 (1) - Prior Initimation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023
July 21, 2023 July 27, 2023 July 28, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg. 57 (1) - Certificate of Interest payment/Principal in case of NCD Compliances-Reg. 59 (1) - Prior Internation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 51 (1) (2) - Prior Sensitive Information / disclosure of event / Information - e board of directors of Nav Finserv Limited (the 'Company' or 'NFL') and Navi Technologies Limited
July 21, 2023 July 27, 2023 July 28, 2023 August 3, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg. 57 (1) - Certificate of Interest payment/Principa in case of NCD Compliances-Reg. 57 (1) - Certificate of Interest payment/Principa in case of NCD Compliances-Reg. 55 (1) - Prior Intimation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 55 (1), (2) - Prior Intimation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 55 (1), (2) - Prior Intimation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to the August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to the August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to the August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 56 (1), (2) - Prior Intimation of the Board Meeting to the August 11, 2023 - To consider unaudited financial results for quarter ended J
July 21, 2023 July 27, 2023 July 28, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg, 57 (1) - Certificate of Interest payment/Principal in case of NCD Compliances-Reg, 55 (1) - Prior Internation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg, 51 (1) (2) - Prior Sensitive information / disclosure of event / Information - e board of directors of Navi Finserv Limited (the 'Company or NFL') and Navi Technologies Limited (NTL'), the holding company of NFL, has at its meeting held on August 8, 2023 approved divestment of 75,00000032% and 24,99999698% of equity shares being held by the Company and NTL, respectively, in Chalatraya India Fin Credit Private Limited (CIFCPL, to Swartaria Microfile Private Limited).
July 21, 2023 July 27, 2023 July 28, 2023 August 3, 2023 August 8, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend - Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg. 57 (1) - Certificate of Interest payment/Principal in case of NCD Compliances-Reg. 50 (1) - Prior Intimation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 51 (1), (2) - Prior Intimation for the Board Meeting to be held on August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 51 (1), (2) - Prior Sensitive information / disclosure of event / Information - e board of directors of Navi Finserv Limited (the "Company" or "NFL") and Navi Technologies Limited (NTL"), the holding company of NFL, has at its meeting held on August 8, 2023 approved divestment of 75.00000032% and 24.99999988% of equity shares being held by the Company and NTL, respectively, in Chataruya India Fin Credit Private Limited (CIPC") or "Target Company", a material subsidiary of NFL, by way of sale of their shares in CIFCPL, to Svatantra Microfin Private Limited (Purchaser), a non-banking finance company microfinance institution("Pricopced transaction")
July 21, 2023 July 22, 2023 July 28, 2023 August 3, 2023 August 8, 2023 August 10, 2023	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Compliances-Reg. 57 (1) - Certificate of Interest payment/Principal in case of NCD Compliances-Reg. 50 (1) - Prior Interination for the Best don August 11, 2023 - To consider unaudited financial results for quarter ended June 30, 2023 Compliances-Reg. 51 (1), (2) - Price Sensitive information / disclosure of event / Information - e board of directors of Navi Finserv Limited (the 'Company or 'NFL') and Navi Technologies Limited ('NTL'), the holding company of NFL, has at its meeting held on August 8, 2023 approved divestment of 75.00000032% and 24.99999968% of equity shares being held by the Company and NTL, respectively, in Chatatray India fin Credit Private Limited ('CIPC'L' or Target Company), a material subsidiary of NFL, by way of sale of their shares in CIFCPL, to Svatantra Microfin Private Limited ('Purchaser'), a non-banking finance company microfinance institution' ("Proposed Transaction') Asset Liability Management (IAM) statement - ALM reporting for morth ended July 31, 2023
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28, 2024 Asset Cover Certificate for the year ended March 31, 2024	
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28, 2024 Annual Secretarial Compliance Report for the year ended March 31, 2024 Secretarial Compliance Report for the year ended by Abril 20, 2024 Declaration for Audit Report with unmodified opinion for the year ended March 31, 2024	
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14, 2024 Intimation regarding ALM for the month of May 2024. 19, 2024 Intimation regarding ALM for the month of May 2024.	10
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26, 2024 we wish to inform that the Finance Committee of the Board of Navi Finseru Limited, at its meeting held on Wednesday, June 26, 2024, considered and approved the issuance of List we hereby inform that the Finance Committee of the Board of Navi Finseru Limited, at its meeting held on Fiday. Jul 2, 2024, has considered and approved the issuance of List we hereby inform that the Finance Committee of the Board of Navi Finseru Limited, at its meeting held on Fiday. Jul 2, 2024, has considered and approved the issuance of List we hereby inform that the Finance Committee of the Board of Navi Finseru Limited, at its meeting held on Fiday. Jul 2, 2024, has considered and approved the issuance of List	ad Non Conu
12, 2024 we hereby inform that the Finance Committee of the Board of Nax Finserv Limited, at its meeting held on Friday, July 12, 2024, has considered and approved the issuance of List file. 2024 Information regarding Au	BU INOIT-COIN
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23, 2024 we hereby inform that the Finance Committee of the Board of Navi Finsery Limited, at its meeting held on Tuesday, July 23, 2024, has considered and approved the issuance of List of Compliances-Reg. 54 - Asset Cover details	ISTEU COTTITIE
sot 9, 2024 Compliances reg., eg. > 262 / Statement of Material Deviations in proceeds of issue of NCD / NCRP Compliances (S. 27) - Statement of Material Deviations in proceeds of issue of NCD / NCRP	
st 9, 2024 Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP strip 3, 2024 Financial Results for the quarter ended June 93, 2024	
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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 Papers for an amount up to INR 100,002 - Crores.	LISTED COM
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For further details, please refer www.bseindia.com and/or www.nseindia.com.

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. CIR/MIRSD/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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