

S. No.	Name of the Issuer: Navi Finserv Limited	Last updated: May 31, 2026
1	Type of Issue: Public issue by Navi Finserv Limited ("Issuer" / "Company" / "NFL") 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 ("Base Issue Size") with an option to retain oversubscription up to ₹ 3,000 million ("Green Shoe Option") aggregating up to 6,000,000 NCDs for an amount up to ₹ 6,000 million ("Issue Size" or "Issue Limit") (hereinafter referred to as the "Issue") through Prospectus dated February 9, 2024 read with Addendum to the Prospectus dated February 14, 2024 (collectively, "Prospectus").	
2	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 60,00,000 NCDs amounting to ₹ 6,000 million ("Issue Size or Issue Limit") . The Issuer has issued and allotted 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)	
3	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, 2024): CRISIL A/Stable by CRISIL Ratings Limited (iii) at the end of 1st FY (March 31, 2025): CRISIL A/Stable by CRISIL Ratings Limited (iv) at the end of 3rd FY (March 31, 2026): CRISIL A/Stable by CRISIL Ratings Limited (Source: Prospectus dated February 9, 2024 and Rating Rationale available at website of CRISIL)	
4	Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes (Source: Debenture Trust Deed dated March 14, 2024)	
5	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)	
6	Financials of the issuer	
	(In Rs. Millions)	
	Parameters	FY 2024 FY 2025 FY 2026 (#)
	Income from operations	19,062.29 22,711.54 26,915.08
	Net Profit for the period	6,688.22 2,219.65 933.19
	Paid-up equity share capital	2,852.40 2,852.40 2,852.40
	Reserves excluding revaluation reserves	26,483.95 28,774.54 32,159.99
	Note: (#) Periods not completed (Source: Audited Financials Filings on Stock Exchanges)	
7	Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.) (i) at the end of 1st FY (March 31, 2024) Listed and Traded (ii) At the end of 2nd FY (March 31, 2025) Listed and Traded (iii) At the end of 3rd FY (March 31, 2026) Listed and Traded Note: Listing and trading permission granted by BSE & NSE on March 15, 2024 to commence trading with effect from March 18, 2024.	
8	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)	N.A. N.A.
	(ii) At the end of 2nd FY (March 31, 2025)	Mr. Anil Kumar Misra (DIN: 08066460) Appointment
	(iii) At the end of 3rd FY (March 31, 2026)	Mr. Abhishek Dwivedi (DIN: 07843369) Appointment Mr. Ashwani Kumar (DIN: 02870681) Appointment
9	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 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 NCS Regulations. Source: (Prospectus dated February 9, 2024) (ii) Actual utilization: Yes (Source: BSE Filing dated February 13, 2026 on Statement of Material Deviations) (iii) Reasons for deviation, if any: NA	
10	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 Company in regard to timely payment of interest and repayment of principal and they will take necessary action at the cost of Company. (Source: Prospectus dated February 9, 2024) (ii) Delay in payment from the due date: NA (iii) Reasons for delay/ non-payment, if any: NA	
11	Any other material information:	
	Date	Announcement
	March 8, 2024	Compliances-Reg. 50 (1) - Prior intimation about Board meeting under Regulation 50(1) - to consider and approve the Issuance of Listed Commercial Paper.
	March 11, 2024	Asset Liability Management (ALM) statement
	March 14, 2024	Compliances-Reg. 51 (1), (2) - Price 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
	April 3, 2024	Prior Intimation for the Finance committee meeting to be held on April 8, 2024
	April 8, 2024	Outcome of the Finance Committee meeting held on April 8, 2024 - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 100 Crores.
	April 15, 2024	ALM statement for the Month ended March 2024
	April 18, 2024	Prior intimation for the Finance committee to be held on April 23, 2024 - to consider and approve the Issuance of Listed Commercial Paper
	April 19, 2024	Intimation pursuant to SEBI operational Circular dated April 13, 2022, under chapter XIV - centralized database for corporate bonds/debentures.
	April 23, 2024	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.
	April 29, 2024	Prior Intimation about the Finance Committee to be held on May 06, 2024 pursuant to regulation 50 (1) of SEBI LODR, 2015.
	May 6, 2024	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
	May 7, 2024	Prior intimation about the Finance Committee meeting to be held on May 10, 2024.
	May 9, 2024	Prior Intimation of Finance committee meeting to be held on May 14, 2024
	May 10, 2024	Outcome of the Finance committee meeting held on May 10, 2024 - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 50 Crores.
	May 14, 2024	Outcome of the Finance Committee meeting held on May 14, 2024 - considered and approved the issuance of Non-Convertible Debentures for an amount up to INR 100 Crores.
	May 14, 2024	Asset Liability Management Statement for the Month of April 24.
	May 20, 2024	Prior Intimation about the Finance committee of the Board to be held on May 24, 2024
	May 21, 2024	Prior Intimation about the Board Meeting to be held on May 28, 2024
	May 24, 2024	Outcome of the finance committee meeting held on May 24, 2024 - considered and approved the issuance of Non-Convertible Debentures for an amount up to INR 100 Crores.
	May 28, 2024	Financial Results for the year ended March 2024
	May 28, 2024	Asset Cover Certificate for the year ended March 31, 2024
	May 28, 2024	Statement of Material Deviation for the year ended March 31, 2024
	May 28, 2024	Annual Secretarial Compliance Report for the year ended March 31, 2024
	May 28, 2024	Declaration for Audit Report with unmodified Opinion for the year ended March 31, 2024
	May 28, 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
	June 14, 2024	Intimation regarding ALM for the month of May 2024.
	June 18, 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
	June 26, 2024	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
	July 12, 2024	we hereby inform that the Finance Committee of the Board of Navi Finserv Limited, at its meeting held on Friday, July 12, 2024, has considered and approved the issuance of Listed Non-
	July 15, 2024	Intimation regarding ALM statement for the month of June 2024
	July 23, 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
	August 9, 2024	Compliances-Reg. 54 - Asset Cover details
	August 9, 2024	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP
	August 9, 2024	Financial Results for the quarter ended June 30, 2024
	August 12, 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
	August 15, 2024	Asset and Liability statement for the month of July 2024
	August 20, 2024	Intimation of Finance Committee Meeting for approval of issuance of Listed NCDs
	August 23, 2024	Appointment of Additional, Non-Executive, Independent Director and Outcome of Finance Committee Meeting to approve issuance of Listed NCDs for an amount upto Rs. 150 Crores
	September 3, 2024	Intimation of Finance Committee Meeting for approval of issuance of Listed NCDs
	September 6, 2024	Outcome of Finance Committee Meeting - considered and approved the issuance of Listed non-convertible debentures for an amount up to INR 250/- Crores
	September 11, 2024	Intimation of Finance Committee Meeting to consider and approve issuance of Listed Commercial Papers
	September 14, 2024	Asset and Liability statement for the month of August 2024
	September 16, 2024	Outcome of Finance Committee Meeting - considered and approved the issuance of Listed Commercial Papers for an amount up to INR 100/- Crores
	September 17, 2024	Intimation of Finance Committee Meeting for approval of issuance of Listed NCDs
	September 20, 2024	Outcome of Finance Committee Meeting - considered and approved the issuance of Listed non-convertible debentures for an amount up to INR 500/- Crores
	September 24, 2024	Notice of AGM and Annual Report
	September 30, 2024	Outcome of AGM
	October 10, 2024	Outcome of Finance Committee Meeting - considered and approved the issuance of Listed non-convertible debentures for an amount up to INR 150/- Crores
	October 17, 2024	Intimation regarding Hon'ble Reserve Bank of India direction to the Company to pause sanction or disbursals of loans effective close of business, October 21, 2024.
	October 20, 2024	Intimation of Conference call to discuss impact of RBI press release on Company
	October 28, 2024	Intimation regarding making pre-scheduled tranche disbursals against previously sanctioned Home Loan customers pursuant to RBI exemption order dated October 25, 2024
	01-Nov-24	Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD
	07-Nov-24	Intimation of Repayment of Commercial Paper (CP)
	13-Nov-24	Intimation of Repayment of Commercial Paper (CP)
	14-Nov-24	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP
	14-Nov-24	Intimation of Repayment of Commercial Paper (CP)
	17-Nov-24	Asset Liability Management (ALM) statement
	19-Nov-24	Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD
	16-Dec-24	Asset Liability Management (ALM) statement
	24-Dec-24	Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD
	24-Dec-24	Intimation of Repayment of Commercial Paper (CP)
	27-Dec-24	Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD
	27-Dec-24	Intimation of Repayment of Commercial Paper (CP)
	16-Jan-25	Asset Liability Management (ALM) statement
	17-Jan-25	Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD
	31-Jan-25	Compliances-Reg. 57 (1) - Certificate of interest payment/Principal in case of NCD
	12-Feb-25	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP
	14-Feb-25	Asset Liability Management (ALM) statement
	14-Feb-25	Intimation of Repayment of Commercial Paper (CP)
	28-Mar-25	Intimation of Repayment of Commercial Paper (CP)
	16-Apr-25	Certificate from CEO/CFO
	15-May-25	Asset Liability Management (ALM) statement
	28-May-25	Statement of Material Deviations in proceeds of issue of NCD / NCRP
	28-May-25	Financial Results For The Quarter And Year Ended On March 31, 2025
	16-Jun-25	Asset Liability Management (ALM) statement
	16-Jul-25	Asset Liability Management (ALM) statement
	27-Jul-25	Compliances-Reg.27-Corporate Governance Report

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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 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 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-Nov-25	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP	
17-Nov-25	Asset Liability Management (ALM) statement	
16-Dec-26	Asset Liability Management (ALM) statement	
29-Dec-25	Regulation 60(2) Record Date Interest Payment / Redemption / Dividend	
16-Jan-26	Asset Liability Management (ALM) statement	
21-Jan-26	Compliances-Reg.27-Corporate Governance Report	
13-Feb-26	Financial Results For The Quarter And Nine Months Ended On December 31, 2025	
13-Feb-26	Compliances-Reg. 50 (2) - Intimation to the Exchange about meeting under 50(2)	
13-Feb-26	Statement of Material Deviations in proceeds of issue of NCD / NCRP	
16-Feb-26	Asset Liability Management (ALM) statement	
26-Feb-26	Intimation of Repayment of Commercial Paper (CP)	
16-Mar-26	Asset Liability Management (ALM) statement	
25-Mar-26	Record Date Update For The ISIN INE342T07585	
08-Apr-26	Certificate from CEO/CFO	
15-Apr-26	Compliances-Half Yearly Report (SEBI Circular No. CIR/IMD/DF-1/67/2017)	
16-Apr-26	Asset Liability Management (ALM) statement	
21-Apr-26	Compliances-Reg.27-Corporate Governance Report	
18-May-26	Asset Liability Management (ALM) statement	
25-May-26	Intimation of Repayment of Commercial Paper (CP)	
27-May-26	Compliances-Reg. 52 - Financial Result	
27-May-26	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP	
27-May-26	Compliances-Reg. 52 - Declaration for Audit Report/s with Unmodified Opinion(s)	
29-May-26	Intimation of Repayment of Commercial Paper (CP)	

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. 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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