

NAVI FINSERV LIMITED

Public Issue of Secured, redeemable, non-convertible Debentures

Issue Opening Date: 10th July, 2023

Issue Closing Date: 21st July, 2023

Issuer	NAVI FINSERV LIMITED
Issue Size	Base Issue Size of Rs 250 Crores with an Green Shoe Option of Rs 250 crores Aggregating to Rs 500 Crores
Rating	IND A/Stable” & CRISIL A/ Stable by India Ratings & CRISIL
Minimum Application	Rs. 10,000 (10 NCDs) across all Series collectively
Mode of Allotment	Demat only
Face Value of Bond	Rs. 1,000/-
Listing	The NCDs are proposed to be listed on BSE

Category Wise Break-up of the issue

Category I - QIB's	Category II - Corporate's	Category III- HNI's	Category IV - Retail Individual
20%	20%	30%	30%

Specific Terms of the issue

Series	I	II	III	IV*	V
Frequency of Interest Payment	Monthly	Monthly	Annually	Monthly	Annually
Tenor	18 months	27 months	27 months	36 months	36 months
Coupon (%) for all Investor categories	9.75%	10.25%	10.75%	10.50%	11.02%
Effective Yield	10.18%	10.73%	10.78%	11.01%	11.01%
Amount(Rs./NCD) on maturity	Rs 1000	Rs 1000	Rs 1000	Rs 1000	Rs 1000

** The subscription list shall remain open at the commencement of banking hours and close at the close of banking hours for the period as indicated, with an option for early closure or extension by such period, as may be decided by the Board of Directors of our Company or the Debenture Fund Raising Committee. In the event of such early closure or extension subscription list of the Issue, our Company shall ensure that notice of such early closure or extension is given to the prospective investors through an advertisement in a leading daily national newspaper on or before such earlier date or extended date of closure. Applications Forms for the Issue will be accepted only from 10:00 a.m. till 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by BSE, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time) and uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by BSE. For further details please refer to the section titled “General Information” on page 56 of this Prospectus.

WHO CAN APPLY?

Category I - Institutional Investors (QIB'S)	<ul style="list-style-type: none"> Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution which are authorized to invest in the NCDs; Provident funds, pension funds, superannuation funds and gratuity funds, which are authorized to invest in the NCDs; Venture Capital Funds/ Alternative Investment Fund registered with SEBI; Insurance Companies registered with IRDA; State industrial development corporations; Insurance funds set up and managed by the army, navy, or air force of the Union of India; Insurance funds set up and managed by the Department of Posts, the Union of India; National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and Mutual Funds.
Category II - Non Institutional Investors (Corporate's)	<ul style="list-style-type: none"> Companies within the meaning of section 2(20) of the Companies Act, 2013; co-operative banks, and societies registered under the applicable laws in India and authorised to invest in the NCDs; Statutory Bodies/Corporations, Regional Rural Banks Public/private charitable/ religious trusts which are authorised to invest in the NCDs; Scientific and/or industrial research organizations, which are authorised to invest in the NCDs; Partnership firms in the name of the partners; Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009); Association of Persons; and Any other incorporated and/ or unincorporated body of persons
Category III - HNI's	<ul style="list-style-type: none"> Resident Indian individuals Hindu Undivided Families through the Karta. <p>Applying for an amount aggregating to above ₹ 10,00,000 across all options of NCDs in the Issue</p>
Category IV- Retail Individual's	<ul style="list-style-type: none"> Resident Indian individuals Hindu Undivided Families through the Karta. <p>Applying for an amount aggregating up to and including ₹10,00,000 across all options of NCDs in this Tranche III Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹500,000 in any of the bidding options in this Tranche III Issue (including HUFs applying through their Karta and does not include NRIs) through UPI Mechanism.</p>
Application cannot be made by :	<ul style="list-style-type: none"> Minors without a guardian name*(A guardian may apply on behalf of a minor. However, Applications by minor must be made through Application Forms that contain the names of both the minor Applicant and the guardian); Foreign nationals, NRI inter-alia including any NRIs who are (i) based in the USA, and/or, (ii) domiciled in the USA, and/or, (iii) residents/citizens of the USA, and/or, (iv) subject to any taxation laws of the USA; Persons resident outside India and other foreign entities; Foreign Institutional Investors; Foreign Portfolio Investors; Foreign Venture Capital Investors Qualified Foreign Investors; Overseas Corporate Bodies; and Person's ineligible to contract under applicable statutory/regulatory requirements. *Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872

Note: Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/ or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.

DEEPAK PANJWANI

Head (Debt)

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