

NAVI FINSERV LIMITED

Public Issue of Secured, redeemable, non-convertible Debentures

Issue Opening Date: 26th February 2024

Issue Closing Date: 7 th March, 2024

Issuer	NAVI FINSERV LIMITED
Issue Size	Base Issue Size of Rs 300Crores with an Green Shoe Option of Rs 300 crores Aggregating to Rs 600 Crores
Rating	A/ Stable by CRISIL Ratings Limited
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 & NSE

Category Wise Break-up of the issue

Category I - QIB's	Category II - Corporate's	Category III- HNI's	Category IV - Retail Individual
20%	25%	25%	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	10.00%	10.40%	10.90%	10.65%	11.19%
Effective Yield	10.47%	10.91%	10.94%	11.19%	11.19%
Amount(Rs./NCD) on maturity	Rs 1000	Rs 1000	Rs 1000	Rs 1000	Rs 1000
Mode of Interest Payment	Through various modes available				
Put and Call Option	Not Applicable				

*Company shall allocate and allot Series I NCDs (Monthly option) wherein the Applicant s have not indicated the choice of the relevant NCD Series

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 authorised to invest in the NCDs; Provident funds, pension funds, superannuation funds and gratuity funds, which are authorised to invest in the NCDs; Venture Capital Funds/ Alternative Investment Fund registered with SEBI; Insurance Companies registered with IRDA; Mutual Funds. 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 Systemically Important Non-Banking Financial Company registered with the RBI or Non-Banking Financial Company registered with the RBI and having a total assets of ₹ 5,000 million or more as per the last audited financial statements
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 organisations, 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"> Individual Investors ("HNIs") - Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating to above Rs.1,000,000 across all options of NCDs in the Issue
Category IV- Retail Individual's	<ul style="list-style-type: none"> Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating up to and including ₹ 10,00,000 across all Options / Series of NCDs in the Issue and Shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹ 5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs) though UPI Mechanism
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. <p>*Applicant shall ensure that guardian is competent to contract under Indian Contract Act, 1872</p>

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.

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