NFS/2026-27/177

To,
Listing Department,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400001

To,
Listing Operations
National Stock Exchange of India Limited
Exchange Plaza
Bandra Kurla Complex, Bandra (E)
Mumbai-400051

Dear Sir/Ma'am,

Subject: Disclosure of Related Party Transactions under Regulation 23(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") for the half year ended on September 30, 2026 of Navi Finserv Limited ("Company")

In compliance with Regulation 23(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company hereby discloses the Related Party Transactions for the half year ended on September 30, 2026.

Kindly take the same on record.

For Navi Finserv Limited

ABHISHEK Digitally signed by ABHISHEK Date: 2026.11.13 15:36:10 +05'30'

Abhishek
Managing Director and Chief Executive Officer

November 13, 2026

(amount in millions)

NAVI FINSERV LIMITED
Related Party Transactions for the half year ended on September 30, 2026

Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee[#]	Value of transaction during the reporting period[#]	In case monies are due to either party as a result of the transaction		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.									Notes
												In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments				Details of the loans, inter-corporate deposits, advances or investments					
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary					Opening balance[#]	Closing balance[#]	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage)	
1	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Rent charges	-78.56	-78.56	-11.73	-13.66										
2	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Software Support Charges	-1,164.98	-1,164.98	-152.02	-224.89										
3	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Royalty fee on trade mark	-126.22	-126.22	-17.65	-24.03										
4	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Employee cost (net) cross charged for transferred employees.	-3.37	-3.37	8.70	6.04										
5	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	ESOP	-133.52	-133.52	-30.46	-17.47										
6	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Reimbursement of expenses	-1.31	-1.31	-6.02	-0.60										
7	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	ESOP funding Scheme	-33.37	-33.37	-12.40	-19.23										
8	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Maintenance charges	-17.00	-17.00	-2.51	-5.67										
9	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Medical Insurance	-8.05	-8.05	-1.80	-1.70										
10	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Security deposit	-	-	60.42	60.42										
11	Navi Finserv Limited	AAECC7456R	Navi Limited*	AAICB1598F	Holding company	Any other transaction	Advance	-	-	0.43	0.43										
12	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Loan sourcing fee payable	-4,844.65	-4,844.65	-588.55	-1,065.24										
13	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Employee cost (net) cross charged for transferred employees.	0.61	0.61	0.24	0.22										
14	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Maintenance charges	13.50	13.50	1.75	1.75										
15	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Rent charges	60.00	60.00	9.55	10.00										
16	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Security deposit	-	-	-49.93	-49.93										
17	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Software Support Charges	-33.34	-33.34	-4.41	-6.40										
18	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Debt Recovery Cost	-324.86	-324.86	-41.53	-68.84										
19	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Advance	-	-	750.00	750.00					Loan	13.20%	4 years	Unsecured	To fund Working Capital	
20	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Interest on Term Loan	49.64	49.64	8.95	52.73										
21	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Reimbursement of expenses	0.55	0.55	-	-										
22	Navi Finserv Limited	AAECC7456R	Navi Fintech Private Ltd	AAICB7004J	Subsidiary	Any other transaction	Investment in Equity Share Capital	-	-	1,415.00	1,415.00										
23	Navi Finserv Limited	AAECC7456R	Navi Finserv Limited Employees Gratuity Trust	AAETN8885E	Employees Gratuity Trust	Any other transaction	Contribution to plan assets	-14.27	-14.27	-	-										
24	Navi Finserv Limited	AAECC7456R	Navi AMC Limited	AAFCP0498M	Subsidiary of holding company	Any other transaction	Employee cost (net) cross charged for transferred employees.	0.22	0.22	-0.05	0.22										
25	Navi Finserv Limited	AAECC7456R	Navi General Insurance Limited	AAFCD7985H	Subsidiary of holding company	Any other transaction	Employee cost (net) cross charged for transferred employees.	-1.79	-1.79	-0.47	-1.58										
26	Navi Finserv Limited	AAECC7456R	Navi General Insurance Limited	AAFCD7985H	Subsidiary of holding company	Any other transaction	Office Deposit	-	-	-0.00	-0.00										
27	Navi Finserv Limited	AAECC7456R	Navi General Insurance Limited	AAFCD7985H	Subsidiary of holding company	Any other transaction	Deposit paid towards PL attachment business (EMI Shield)	-	-	2.00	2.00										
28	Navi Finserv Limited	AAECC7456R	Navi General Insurance Limited	AAFCD7985H	Subsidiary of holding company	Any other transaction	Net payments towards PL attachment business (EMI Shield)	-2,034.35	-2,034.35	-	-										
29	Navi Finserv Limited	AAECC7456R	Navi Investment Advisors Private Limited	AAGCN6311E	Subsidiary of holding company	Any other transaction	Employee cost (net) cross charged for transferred employees.	0.09	0.09	-	-										
30	Navi Finserv Limited	AAECC7456R	Sachin Bansal	AKBPB7970K	Key Managerial Personnel	Loan	Loan	-	-	0.82	0.02					Loan	20.98%	18 months	Unsecured	NA	
31	Navi Finserv Limited	AAECC7456R	Sachin Bansal	AKBPB7970K	Key Managerial Personnel	Loan	Principal Repaid	0.80	0.80	-	-										
32	Navi Finserv Limited	AAECC7456R	Sachin Bansal	AKBPB7970K	Key Managerial Personnel	Loan	Interest Received	0.04	0.04	-	-										
Total value of transaction during the reporting period								**(8,694.20)**	**(8,694.20)**	**1,338.34**	**799.59**										

[#] *Figures are including ineligible GST (wherever applicable)*
* *Navi Limited - formerly Navi Technologies Limited*

ABHISHEK

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Date: 2026.11.13 13:23:01 +05'30'