

NFS/2026-27/158

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

Subject: Corporate Governance Report for the quarter ended September 30, 2026, pursuant to Regulation 27 and 62 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations), submitted by Navi Finserv Limited

Navi Finserv Limited ("the Company") hereby submits the Corporate Governance Report for the quarter ended on September 30, 2026, pursuant to Regulation 27(2) and 62Q(2) of Listing Regulations.

This information is for your records.

Thank you.

For Navi Finserv Limited

ABHISH EK
Abhishek
Managing Director and Chief Executive Officer

Digitally signed
by ABHISHEK
Date: 2026.10.21
21:21:49 +05'30'

October 21, 2026

Navi Finserv Limited

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Registered Office- 2nd Floor, Vaishnavi Tech Square, Iballur Village, Begur Hobli, Bengaluru, Karnataka 560102

Annexure I																	
Annexure I to be submitted by listed entity on quarterly basis																	
I. Composition of Board of Directors																	
Whether the listed entity has a Regular Chairperson				Yes													
Is there any change in information of board of directors compare to previous quarter				No													
Whether Chairperson is related to MD or CEO						Disqualification of Directors under section 164 of the Companies Act, 2013											
Name of the Director	PAN	DIN	Category 1 of directors	Category 3 of directors	Date of Birth	Whether the director is disqualified ?	Current status	Whether a special resolution passed? [Refer Reg. 17(1A) of Listing Regulations]	Date of passing special resolution	Initial Date of appointment	Date of Re-appointment	Date of cessation	Tenure (in months)	No of Directors hip in listed entities including this listed entity****	No of Independent Directorship in listed entities including this listed entity***	Number of memberships in Audit/ Stakeholder Committee(s) including this listed entity**	No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity*
Mr. SACHIN BANSAL	AKBP B797 OK	0235 6346	Non-Executive - Non Independent Director Chairperson		05-08-1981	No	Active	NA		23-10-2019	14-02-2025	NA	83.00	1	0	0	0
Mr. ANKIT AGARWAL	AGQP A224 1R	0829 9808	Non-Executive - Non Independent Director		09-04-1983	No	Active	NA		23-10-2019	14-05-2025	NA	83.00	1	0	2	0
Mr. RANGANA THAN SRIDHARAN	ANCP S7578 L	0086 8787	Non-Executive - Independent Director		01-07-1951	No	Active	Yes	22-09-2025	31-08-2020	31-08-2025	NA	73.00	2	2	4	2
Mr. ARINDAM HARAPRA SAD GHOSH	AEFP G591 7F	0142 3589	Non-Executive - Independent Director		25-01-1964	No	Active	NA		01-04-2022		NA	53.00	2	2	4	1
Mr. ASHWANI KUMAR	AGSP K844 8A	0287 0681	Non-Executive - Independent Director		28-02-1958	No	Active	NA		28-05-2025		NA	16.00	2	2	2	1

Mr. ABHISHE K	AIDPA 6182 G	0784 3369	Executive Director	CEO-M D	15-10- 1982	No	Active	NA		14-05- 2025		NA	16.00	1	0	1	0
Ms. NILUFER PANTHAK I	AFYP P114 9J	0875 3306	Non-Executive - Independent Director		28-10- 1973	No	Active	NA		13-02- 2026		NA	7.00	1	1	1	1

*Note : As per Regulation 26(1) of the Listing Regulations

**Note : As per Regulation 26(1) of the Listing Regulations

***Note : with reference to proviso to regulation 17A(1) & 17A(2) of the Listing Regulations

****Note : As per Regulation 17A of the Listing Regulations

General information about company	
Scrip code	960274
NSE Symbol	NAVIFIN
MSEI Symbol	NA
ISIN	INE342T07015
Name of the entity	Navi Finserv Limited
Date of start of financial year	01-04-2026
Date of end of financial year	31-03-2027
Reporting Quarter	Half Yearly
Date of Report	30-09-2026
Risk management committee	Not Applicable
Market Capitalisation as per immediate previous Financial Year	Any other

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II. Composition of Committees							
Is there any change in information of committees compare to previous quarter				Yes			
Audit Committee Details							
Whether the Audit Committee has a Regular Chairperson					YES		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	08753306	NILUFER PANTHAKI	Non-Executive - Independent Director	Chairperson	13-02-2026	NA	Ms. Nilufer Panthaki was appointed as a Member of the Committee on February 13, 2026, and subsequently designated as its Chairperson with effect from February 24, 2026.
2	00868787	RANGANATHAN SRIDHARAN	Non-Executive - Independent Director	Member	21-09-2020	NA	Mr. Sridharan was re-appointed as an Independent Director of the Company for a second term with effect from August 31,

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							2025
3	01423589	ARINDAM HARAPRASAD GHOSH	Non-Executive - Independent Director	Member	07-04-2022	NA	
4	02870681	ASHWANI KUMAR	Non-Executive - Independent Director	Member	28-05-2025	NA	

Nomination and remuneration committee							
Whether the Nomination and remuneration committee has a Regular Chairperson					YES		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	02870681	ASHWANI KUMAR	Non-Executive - Independent Director	Chairperson	24-02-2026	NA	
2	00868787	RANGANATHAN SRIDHARAN	Non-Executive - Independent Director	Member	21-09-2020	NA	Mr. Sridharan was re-appointed as an Independent Director of the Company for a second term with effect from August 31, 2025
3	01423589	ARINDAM HARAPRASAD GHOSH	Non-Executive - Independent Director	Member	07-04-2022	NA	

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4	08753306	NILUFER PANTHAKI	Non-Executive - Independent Director	Member	13-02-2026	NA	
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Stakeholders Relationship Committee							
Whether the Stakeholders Relationship Committee has a Regular Chairperson					YES		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00868787	RANGANATHAN SRIDHARAN	Non-Executive - Independent Director	Chairperson	30-03-2022	NA	Mr. Sridharan was re-appointed as an Independent Director of the Company for a second term with effect from August 31, 2025
2	07843369	ABHISHEK	Executive Director	Member	28-05-2025	NA	
3	01423589	ARINDAM HARAPRASAD GHOSH	Non-Executive - Independent Director	Member	22-10-2022	NA	
4						NA	

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Risk Management Committee							
Whether the Risk Management Committee has a Regular Chairperson					YES		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	00868787	RANGANATHAN SRIDHARAN	Non-Executive - Independent Director	Chairperson	21-09-2020	NA	Mr. Sridharan was re-appointed as an Independent Director of the Company for a second term with effect from August 31, 2025
2	02870681	ASHWANI KUMAR	Non-Executive - Independent Director	Member	28-05-2025	NA	
3	07843369	ABHISHEK	Executive Director	Member	28-05-2025	NA	
4	99999999	ABY GEORGE EAPEN	Chief Risk Officer - Member of the Committee	Member	22-10-2022	NA	Mr. Aby George Eapen, Chief Risk Officer of the Company, is a Member of the Risk Management Committee. As he is not a Director of the Company, he does not hold a Director Identification Number (DIN).
Corporate Social Responsibility Committee							

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Whether the Corporate Social Responsibility Committee has a Regular Chairperson					YES		
Sr	DIN Number	Name of Committee members	Category 1 of directors	Category 2 of directors	Date of Appointment	Date of Cessation	Remarks
1	01423589	ARINDAM HARAPRASAD GHOSH	Non-Executive - Independent Director	Chairperson	22-10-2022	NA	Mr. Arindam Haraprasad Ghosh was appointed as a Member of the Corporate Social Responsibility (CSR) Committee on October 22, 2022, and subsequently designated as its Chairperson with effect from February 24, 2026.
2	00868787	RANGANATHAN SRIDHARAN	Non-Executive - Independent Director	Member	21-09-2020	NA	
3	08753306	NILUFER PANTHAKI	Non-Executive - Independent Director	Member	13-02-2026	NA	
4	02870681	ASHWANI KUMAR	Non-Executive - Independent Director	Member	28-05-2025	NA	

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III. Meeting of Board of Directors							
Disclosure of notes on meeting of board of directors explanatory							
Sr	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Notes for not providing Date	Whether requirement of Quorum met (Yes/No)	Total Number of Directors as on date of the meeting	Number of Directors present (All directors including Independent Director)	No. of Independent Directors attending the meeting
1	27-05-2026		NA	Yes	7	5	3
2	17-06-2026	20	NA	Yes	7	7	4
3	24-07-2026	36	NA	Yes	7	5	4
4	13-08-2026	19	NA	Yes	7	6	4
5	01-09-2026	18	NA	Yes	7	6	4
6	29-09-2026	27	NA	Yes	7	6	3

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IV. Meeting of Committees								
Disclosure of notes on meeting of committees explanatory								
Sr	Name of Committee	Date(s) of meeting (Enter dates of Previous quarter and Current quarter in chronological order)	Maximum gap between any two consecutive (in number of days)	Whether requirement of Quorum met (Yes/No)	Total Number of Directors in the Committee as on date of the meeting	Number of Directors Present (All Directors including Independent Director)	No. of Independent Directors attending the meeting	No. of members attending the meeting (other than Board of Directors)
1	Audit Committee	25-05-2026	0	Yes	4	4	4	0
2	Audit Committee	26-05-2026		Yes	4	3	3	0
3	Audit Committee	17-06-2026	21	Yes	4	4	4	0
4	Audit Committee	24-07-2026	36	Yes	4	4	4	0
5	Audit Committee	11-08-2026	17	Yes	4	4	4	0
6	Audit Committee	12-08-2026	0	Yes	4	4	4	0
7	Audit Committee	01-09-2026	19	Yes	4	4	4	0
8	Audit Committee	29-09-2026	27	Yes	4	3	3	0

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9	Risk Management Committee	15-05-2026		Yes	3	3	2	1
10	Risk Management Committee	17-06-2026	32	Yes	3	3	2	1
11	Risk Management Committee	24-07-2026	36	Yes	3	2	2	1
12	Risk Management Committee	07-08-2026	13	Yes	3	3	2	1
13	Nomination and remuneration committee	14-05-2026	NA	Yes	4	4	4	0
14	Nomination and remuneration committee	11-08-2026	88	Yes	4	4	4	0
15	Nomination and remuneration committee	01-09-2026	20	Yes	4	4	4	0
16	Corporate Social Responsibility Committee	15-05-2026	NA	Yes	4	4	4	0
17	Corporate Social Responsibility Committee	12-08-2026	88	Yes	4	4	4	0

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Details of Cyber security incidence		
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter		No
Other details of cyber security incidence or breaches or loss of data event		NA
Number of cyber security incidence or breaches or loss of data event occurred during the quarter		
Sr.	Date of the event	Brief details of the event
	NA	NA

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V. Related Party Transactions			
Sr	Subject	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Whether prior approval of audit committee obtained	Yes	NA
2	Whether shareholder approval obtained for material RPT	NA	NA
3	Whether details of RPT entered into pursuant to omnibus approval have been reviewed by Audit Committee	Yes	NA

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VI. Affirmations		
Sr	Subject	Compliance status (Yes/No)
1	The composition of Board of Directors is in terms of SEBI (Listing obligations and disclosure requirements) Regulations, 2015	Yes
2	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015 a. Audit Committee	Yes
3	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. b. Nomination & remuneration committee	Yes
4	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. c. Stakeholders relationship committee	Yes
5	The composition of the following committees is in terms of SEBI(Listing obligations and disclosure requirements) Regulations, 2015. d. Risk management committee (applicable to the top 1000 listed entities)	NA
6	The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes
7	The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015.	Yes

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8	This report and/or the report submitted in the previous quarter has been placed before the Board of Directors.	Yes
9	Note - The Company does not fall within the top 1,000 listed entities by market capitalisation. However, pursuant to RBI requirements, the Company has constituted a Risk Management Committee, whose composition is also in compliance with the SEBI Listing Regulations.	

Annexure III to be submitted by listed entity at the end of 6 months after end of financial year along-with second quarter report of next financial year				
I. Affirmations				
Sr	Broad heading	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website	42	NA	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	NA	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	NA	
4	Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	NA	

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Note - Regulations 15 to 27 of the SEBI Listing Regulations are not applicable to the Company, being a High Value Debt Listed Entity (HVDLE). The Company is governed by Chapter VA of the SEBI Listing Regulations and has complied with the applicable provisions thereunder.

Annexure III				
III. Affirmations				
Sr	Particulars	Regulation Number	Compliance status (Yes/No/NA)	If status is "No" details of non-compliance may be given here.
1	Copy of the annual report including balance sheet, profit and loss account, directors report, corporate governance report, business responsibility report displayed on website	46(2)	NA	
2	Presence of Chairperson of Audit Committee at the Annual General Meeting	18(1)(d)	NA	
3	Presence of Chairperson of the nomination and remuneration committee at the annual general meeting	19(3)	NA	
4	Presence of Chairperson of the Stakeholder Relationship committee at the annual general meeting	20(3)	NA	
5	Disclosure of the Secretarial Audit Report of the listed entity and the material subsidiaries in the Annual Report	24A(1)	NA	

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6	Submission of Annual Secretarial Compliance Report	24A(2)	NA	
7	Whether "Corporate Governance Report" disclosed in Annual Report	34(3) read with para C of Schedule V	Yes	
Note - Regulations 15 to 27 of the SEBI Listing Regulations are not applicable to the Company, being a High Value Debt Listed Entity (HVDLE). The Company is governed by Chapter VA of the SEBI Listing Regulations and has complied with the applicable provisions thereunder.				

Additional Half yearly Disclosure		
Applicability of disclosure	Applicable	
I. Disclosure of Loans/ guarantees/comfort letters /securities	The Figure should be mentioned in Actual INR only	
(A)Any loan or any other form of debt advanced by the listed entity directly or indirectly to		
Entity	Aggregate amount advanced during six months	Balance outstanding at the end of six months
Promoter or any other entity controlled by them	NA	
Promoter Group or any other entity controlled by them	NA	80,27,27,671
Directors (including relatives) or any other entity controlled by them	NA	21,033
KMPs or any other entity controlled by them	NA	NA

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(B) Any guarantee / comfort letter (by whatever name called) provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed By			
Entity	Type (guarantee, comfort letter etc.)	Aggregate amount of issuance during six months	Balance outstanding at the end of six months(taking into account any invocation)
Promoter or any other entity controlled by them	NA	NA	NA
Promoter Group or any other entity controlled by them	NA	NA	NA
Directors (including relatives) or any other entity controlled by them	NA	NA	NA
KMPs or any other entity controlled by them	NA	NA	NA
(C) Any security provided by the listed entity directly or indirectly, in connection with any loan(s) or any other form of debt availed by			
Entity	Type of security (cash, shares etc.)	Aggregate value of security provided during six months	Balance outstanding at the end of six months
Promoter or any other entity controlled by them	NA	NA	NA
Promoter Group or any other entity controlled by them	NA	NA	NA
Directors (including relatives) or any other entity controlled by	NA	NA	NA

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them			
KMPs or any other entity controlled by them	NA	NA	NA
(D) Additional Information			

Affirmations	Compliance Status	Company Remarks
All loans (or other form of debt), guarantees, comfort letters (by whatever name called) or securities in connection with any loan(s) (or other form of debt) given directly or indirectly by the listed entity to promoter(s), promoter group, director(s) (including their relatives), key managerial personnel (including their relatives) or any entity controlled by them are in the economic interest of the company.	Complied	NA

For Navi Finserv Limited

ABHISHEK

Digitally signed by
ABHISHEK
Date: 2026.10.21
21:22:04 +05'30'

Abhishek

Managing Director and Chief Executive Officer

October 21, 2026

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