

March 10, 2026

BSE Limited
Corporate Relation Dept.
P. J. Towers, Dalal Street
Mumbai 400 001.
Scrip Code : 532859

National Stock Exchange of India Ltd.
"Exchange Plaza"
Bandra Kurla Complex, Bandra (East),
Mumbai - 400 051.
Symbol : HGS

Dear Sirs/ Madam,

Sub: Update
Ref.: Special Window for re-lodgement of transfer requests of physical Shares

This is to inform you that in accordance with SEBI circular dated January 30, 2026, Shareholders of Hinduja Global Solutions Limited are hereby informed that a Special Window has been opened from February 5, 2026 to February 4, 2027 for re-lodgement of transfer deeds. In this regard, the Company has published a Notice in the following newspapers on March 10, 2026 (attached) regarding the Special Window for re-lodgement of transfer requests of physical shares.

1. Business Standard (English language)
2. Navshakti (Marathi language)

The same is also being made available on the Company's website <https://hgs.cx/investors/>

Thanking you,

For **Hinduja Global Solutions Limited**

NAREN
DRA
SINGH
SINGH

Digitally signed
by NARENDRA
SINGH
Date: 2026.03.10
17:35:04 +05'30'

Narendra Singh
Company Secretary
F4853

Encl: As above

HINDUJA GLOBAL SOLUTIONS LIMITED.

Mahindra & Mahindra Ltd.
Gateway Building, Apollo Bunder, Mumbai, Maharashtra, 400001, India.

NOTICE is hereby given that the share certificate(s) for the under mentioned securities of the company has/have been lost/mislead and the undersigned claimant/applicant(s), has/have applied to the company, to issue duplicate certificate(s). The said shares are transferred to IEPF Authority.

Name of the Shareholder/Folio No.	Certificate Nos.	Distinctive Numbers From To	No. of shares
Radhika Acharya (Deceased)	R018428 R016428	2022722 5951386	512 512

Any person who has a claim in respect of the said securities should lodge such claim with the Company at its registered office, OR to our RTA, KFin Technologies Ltd, Selenium Tower B, Plot 31-32, Gachibowli, Financial district, Hyderabad- 500032, within one month from this date of publication, else the company will proceed to issue of duplicate share certificate(s) without further intimation.

Place: Mumbai
Date: 10-03-2026

Name of the legal Claimant:
Badragiri Raghunvera Acharya

IN THE COURT OF THE 30th ADDL. CITY CIVIL JUDGE AT BANGALORE (CCH-31)
O.S.No. 8103/2021

Between : Sri. Puttaraju, Aged about 32 years, S/O. Late. Jayaram, R/At. Kodigehalli Village, Yelahanka Hobli, Bangalore North Taluk, And Others. ... Plaintiffs And : Sri. Venkatesappa and Others. ... Defendants

SUMMONS TO DEFENDANTS NO:113 AND 114:- BY WAY OF PAPER PUBLICATION

113. Mrs. Shivann Rammath-Cadan, W/o. Malur aji Nanyan, Aged about 47 years, R/At. No.101, Grand Bay Apartment, Near Mehboob Studios, 17 hills Road Bandra(W), Mumbai-400050.

114. Mr. Malur aji Nanyan, S/o. M.A. Naranahim, Aged about 48 years, R/At. No.101, Grand Bay Apartment, Near Mehboob Studios, 17 hills Road Bandra(W), Mumbai-400050.

Whereas, the above named Plaintiffs have filed a above suit for partition, separate possession, of their share and for injunction, declaration declaring the sale deed as null and void, in the suit schedule against Venkatesappa and others. You above named are hereby summoned/Noticed to appear before this Hon'ble court either in person or through the pleader on 28th March 2026, at 11 A.M. (CITY CIVIL COURT AT BANGALORE CCH-31) defend the above case failing which the matter will be disposed of ex-parte.

SCHEDULE

he land bearing No.38, measuring 2 acres 12 guntas situated at Kothihosahalli Village, Yelahanka Hobli, Bangalore North Taluk and bounded on the- East:-Road, West:-Property of N. Ramareju, North by:-Property of Srinivasulu, South by:-Property of Nanjundappa.

Given under my hand and the seal of this court this 6th day of March 2026.

BY ORDER OF THE COURT
Sd/- Senior Shareholder
City Civil Court, Bangalore

Advocate for Plaintiffs:-
S.J. KUMAR, & N. PAPANNA ADVOCATE,
No. 38/1, 2nd Floor, N.S. Iyengar Street,
Sheehadipuram, Bangalore-20, 9868656651.

कार्यपालक अभियंता का कार्यालय,
पथ निर्माण विभाग, पथ प्रमण्डल, बोकारो
ई-प्रोक्चरमेंट सूचना
(एसओबीडीओ आधारित ई-निविदा)
ई-निविदा प्रसंग संख्या- RCD/BOKARO/310/F.Y. 2025-26
दिनांक-07.03.2026

Sl. No.	कार्य का नाम	पथ प्रमण्डल, बोकारो अन्तर्गत 'नावाडीह से घुट्टे डिक रोड भाग चिकुडीह-नामपुर-तेलो-तरागा पथ) कुल लम्बाई 22.757 किलोमी) का चौड़ीकरण एवं मजबूतीकरण/ पुनर्निर्माण कार्य (पुलों के निर्माण सहित), वर्ष 2025-26.
1.	कार्य का नाम	पथ प्रमण्डल, बोकारो अन्तर्गत 'नावाडीह से घुट्टे डिक रोड भाग चिकुडीह-नामपुर-तेलो-तरागा पथ) कुल लम्बाई 22.757 किलोमी) का चौड़ीकरण एवं मजबूतीकरण/ पुनर्निर्माण कार्य (पुलों के निर्माण सहित), वर्ष 2025-26.
2.	प्राक्कलित राशि (रुपये में)	₹ 54,82,62,700.00 (जीवन करोड़ बिसासी लाख बासठ हजार सात सौ) मात्र।
3.	कार्य पूर्ण होने की अवधि	17(सत्तर) माह।
4.	वेबसाइट पर निविदा प्रकाशन होने की तिथि एवं समय	17.03.2026, 12.00 बजे दोपहर तक।
5.	बिड प्राप्ति की अंतिम तिथि एवं समय	06.04.2026, 12.00 बजे दोपहर।
6.	प्री बिड बैठक की तिथि एवं समय	27.03.2026, 03.00 बजे अपराह्न।
7.	निविदा आमंत्रित करने वाले कार्यपालक अभियंता, पथ निर्माण विभाग, पथ प्रमण्डल, बोकारो	
8.	प्रोक्चरमेंट पदाधिकारी का सम्पर्क संख्या	06542-265599
9.	ई-प्रोक्चरमेंट सेल का हेल्पलाइन संख्या	0651-2401010

नोट :- प्राक्कलित राशि घट बढ़ सकती है।
विस्तृत बीदा के लिए वेबसाइट <http://harkhandtenders.gov.in> पर देखा जा सकता है।
कार्यपालक अभियंता,
पथ निर्माण विभाग, पथ प्रमण्डल, बोकारो।
PR 374447 Road(25-26)D

SBI STATE BANK OF INDIA Home Loan Center, Kalyan
Ground Floor & 1st Floor, Millennium Heights,
Shahad Mohone Road, Shahad, Kalyan (W) - 421103

DEMAND NOTICE

A notice is hereby given that the following borrower/s have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non Performing Assets (NPA). The notices were issued to them under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unreserved and as such they are hereby informed by way of this public notice.

S. No.	Name of the Borrower & Address Account No.	Details of secured asset	Date of 13(2) Notice	Total Dues
1.	Mrs. Jyoti Ratan Dasa, Flat No-701, Sai Gaurav C-1 Co-Op Hoc Ltd, Khadakpada, Sai Chowk, Kalyan West, Pin-421301 (Home Loan Ac No. 43659825491)	Flat No-705, 7th Floor, B-Wing, Hari Gaurav Apartment, Near Ashwinayak Hospital, Thane West, Pin-400607	19/02/2026 Date of NPA : 18/02/2026	Rs. 64,01,584/- as on 19/02/2026
2.	Mr. Kumar Kallias Kambla, Flat No-202, 2nd Floor, Eklviy Palace, Ayre Gaon, Near Hanuman Mandir, Ayre Dombivel East, Pin-421201. (Home Loan Ac No. 44423291366)	Flat No-403, B Wing, Sharmila, Residency, Village Mankivall, Near D-Mart, Sky Hill Road Badliapur East, Thane, Pin-421503.	19/02/2026 Date of NPA : 18/02/2026	Rs. 30,53,172/- as on 19/02/2026

The above Borrower(s) and/or their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The borrowers attention is invited to provision of sub-section (b) of section 13 of the Act, in respect of time available to redeem the secured assets.

Date: 09/03/2026, Place: Kalyan
Authorised Officer, State Bank of India

COCHIN INTERNATIONAL AIRPORT LTD.
GIAL/COMM/FSS/01
TENDER NOTICE 10/03/2026

Online Item rate E-tenders are invited from reputed agencies for the work mentioned below at Cochin International Airport.

Sl. No.	Name of Work	Estimate Amount	EMD	Completion Period
1	SITC of Fire Suppression System at CIAL.	₹2.75 Crore + GST	₹5.50 Lakhs	06 Months

Interested firms may register themselves on the online E-tendering portal <https://etenders.kerala.gov.in> and then download the tender documents. For eligibility criteria and other details, visit our website www.cial.aero
Sd/-, Managing Director

hgs
HINDUJA GLOBAL SOLUTIONS LIMITED
CIN: L92199MH1995PLC084610

Registered Office: Tower C (1st floor), Plot C-21, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051
Ph. No.: 022-6136 0407 | E-mail: investorrelations@teanhgs.com | Website: www.hgs.co

NOTICE FOR SPECIAL WINDOW FOR RE-LODGEMENT OF TRANSFER REQUESTS OF PHYSICAL SHARES

Pursuant to the SEBI Circular dated January 30, 2026, Shareholders of the Company are hereby informed that Special Window has been again opened for a period of one year from February 5, 2026 to February 4, 2027 for re-lodgement of transfer deeds, which were lodged prior to April 1, 2019 and rejected/ returned due to deficiency in the documents/ process/ or otherwise. Accordingly, eligible shareholders are requested to submit their transfer deeds, original share certificates along with other requisite documents to the Company's Registrar and Share Transfer Agent at KFin Technologies Limited, Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, Rangareddy, Telangana - 500 032, Hyderabad. E-mail: einward.ris@kfinfintech.com

During this period, the securities that are re-logged for transfer shall be issued only in dematerialized mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/ lien marked/ pledged during the said lock-in period. The details regarding the opening of this Special Window are disseminated on the Company's website at <https://hgs.com/>

For Hinduja Global Solutions Limited
Sd/-
Narendra Singh
Company Secretary
F4853

Place: Mumbai
Date: March 9, 2026

APNA SAHAKARI BANK LTD.
(Multi State Scheduled Bank)

Regd. Office :- Apna Bazar, 106-A, Naigaon, Mumbai - 400 014.
Corporate Office :- Apna Bank Bhavan, Dr. S. S. Rao Road, Pare, Mumbai - 400 012.
Tel :- 022-24164860 / 2410 4861-62/2411 4863
Fax 022-24104680 Email :- corporateoffice@apnabank.co.in,
Website :- www.apnabank.co.in

POSSESSION NOTICE

Whereas the Authorized Officer of Apna Sahakari Bank Ltd. (Multi State Scheduled Bank) under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 & in exercise of powers conferred under Section 13(12), issued Demand Notice dated November 06th, 2025 Under Section 13 (2) of the said Act calling upon the Mr. Tausif Abdulrahim Shaikh. (Borrower/ Mortgagor), Mr. Abdul Razzak Gaffar Kotharwala (Guarantor), Mr. Nadeem Salim Khan (Guarantor), Mr. Firoz Qaiyum Khan (Guarantor) to repay the amount mentioned in the said Notice being Rs. 20,27,532.81 (Rupees Twenty Lakh Twenty Seven Thousand Five Hundred Thirty Two and Paise Eighty One Only) as on October 31th, 2025 together with further interest thereon with effect from November 01st, 2025 onward until the date of payment, within 60 days from the date of the said Notice.

The borrower and others mentioned hereinabove having failed to repay the amount, notice is hereby given to the borrower and others mentioned hereinabove in particular and to the public in general that the undersigned has taken Possession of the Property described herein below in exercise of powers conferred on him under Section 13 (4) of the said Act read with the Rule 9 of the said Rules on this **March 07th, 2026**.

The borrower and the others mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the Property and any dealings with the Property will be subject to the charge of Apna Sahakari Bank Ltd. (Multi State Scheduled Bank) for an amount of being **Rs. 20,27,532.81 (Rupees Twenty Lakh Twenty Seven Thousand Five Hundred Thirty Two and Paise Eighty One Only) as on October 31th, 2025** together with further interest thereon with effect from November 01st, 2025 onward until the date of payment.

The Borrowers attention is invited to Sub Section 8 of Sec.13 of SARFAESI Act in respect of time available to redeem secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

All that Flat Premises bearing No. Flat No.103 having built up area 44.14 sq. mt. Thereabouts in the society known as Chandresh terrace CHSL., situated at Parshwa Nagar, Near Sai Petrol Pump, Mira Bhayender Road, Mira Road (E), Thane - 401 107 on the piece of land bearing old survey No. 363, new survey no.66 Hissa No.9,12,14,15,20,21 situate, lying and being in the Revenue Village Bhayender of Mira Road (East) Taluka and District Thane and within the limit Registration District and Sub-District of Thane and within the jurisdiction of the Mira - Bhayender Municipal Corporation.

Date: 07.03.2026
Place: Mira Road

Sd/-
Authorized Officer,
Apna Sahakari Bank Ltd.
Multi State Scheduled Bank.

PROCTER & GAMBLE HEALTH LIMITED
CIN: L99999MH1967PLC013726

Registered Office: P&G Plaza, Cardinal Gracias Road, Chakala, Andheri (E), Mumbai - 400099
Tel: (91-22) 6866 9000; Fax: (91-22) 2518 6828;
Email ID: investorgrievance.im@pg.com; www.pghealthindia.co

NOTICE TO THE EQUITY SHAREHOLDERS

Sub: Transfer of equity shares of the Company to Investor Education and Protection Fund (IEPF)

Pursuant to the provisions of Section 124 of the Companies Act, 2013 read along with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules") notified by the Ministry of Corporate Affairs ("MCA") on 28th February, 2017, the Company is required to transfer all shares in respect of which dividend has not been paid or claimed by the shareholders for seven consecutive years or more, (for the base year being Financial Year ended December 31, 2018) in the name of Investor Education and Protection Fund Suspense Account ("IEPF Suspense Account") with one of the Depository Participants to be identified by the Investor Education and Protection Fund Authority ("IEPF Authority").

Adhering to the various requirements set out in the Rules, the Company has communicating individually to the concerned shareholders whose shares are liable to be transferred to the DEMAT Account of the IEPF Authority, at their latest available address registered with the Company and has uploaded full details of such shareholders and shares due for transfer to the DEMAT Account of the IEPF Authority on its website at in.pg.com.

In case the Company does not receive any communication from the concerned shareholders by June 15, 2026, or such other date as may be extended, the Company shall, with a view to complying with the requirements set out in IEPF Rules, transfer the shares to the DEMAT Account of the IEPF Authority by the due date as stipulated in IEPF Rules, without any further notice as per procedure stipulated in IEPF Rules which are as under:

- In case shares are held in physical form: by informing the depository by way of corporate action to convert the duplicate share certificate into DEMAT form and transfer in favour of the IEPF Authority.
- In case shares are held in demat mode: by informing the depository by way of corporate action, where the shareholders have their accounts for transfer of the shares in favour of the IEPF Authority.

The Concerned shareholders may note that, upon such transfer, they can claim the said share(s) along with the dividend(s) from IEPF Authority after following the procedure prescribed under IEPF Rules. No claim shall, however, lie against the Company in respect of the said unclaimed dividends and the shares transferred as above.

For any queries on the subject matter, you may write/contact to the Company's Registrar and Share Transfer Agent, KFin Technologies Limited, Selenium Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad, Telangana-500 032. Tel No: 1-800-309-4001, e-mail: einward.ris@kfinfintech.com and/or to the Company at above mentioned registered office or email at Investorgrievance.im@pg.com.

For Procter & Gamble Health Limited
Zeal Rupani
Company Secretary
Date: March 10, 2026

CIVIL COURT S.D BELAPUR
IN THE COURT OF Kiran Kashinath Ghule
3rd Jt. Civil Senior Division and Additional Chief Judicial Magistrate,
Belapur, Thane
Court Notice
U/o.05 Rule 20(1-A) CPC
SPL CIVIL SUIT NO. 841/2023.

UNION BANK OF INDIA V/S MR BABU GEORGE, PROPRIETOR OF M/S LEENA ELECTRICAL & CONTROLS

Next date, Purpose of case, Orders and Judgments as well as other case information is available on <http://Ecourt.gov.in>

Next Date:- 29/04/2026
Exh:- 24

1. MR BABU GEORGE
Proprietor of M/s Leena Electrical & Controls,
C-122, Row House, Opp. Fire Brigade, Sector-4, Airoli, Navi Mumbai 400 708
And, Vrushali Apartment Plot No. 72, Room No. 13 Sector 4, Airoli, Navi Mumbai - 400 708.

Whereas Union Bank of India has instituted a suit against you for arre hereby summoned to appear in this Court in person on the 29 April 2026 at 11.00 o'clock in the forenoon, to answer the claim; and you are directed to produce on that day all the documents upon which you intend to rely in support of your defence.

Take notice that in default of your appearance of the day before mentioned, the suit will be heard and determined in your absence.

Given under my hand and the seal of the Court this 06th Mar, 2026.
3rd Jt. Civil Senior Division and Additional Chief Judicial Magistrate,
Belapur
Visit ecourts.gov.in for updates or download the app "Courts Services" from Android or iOS

The process is system generated and transmitted in secured manner by authorizes used as such physical signature not applied.

Jr Clerk
Sd/-
Asstt. Superintendent
Civil Court S.D. Belapur

Bank of India
Relationship beyond banking
Raigad Zonal Office
2nd Floor, Hotel Meera Madhav Bldg,
Opp. S.T.Stand, Alibag- Raigad 402201

AUCTION NOTICE
NOTICE FOR PUBLIC AUCTION OF PLEDGED GOLD ORNAMENTS/ ARTICLES/COINS

It is hereby brought to the following gold loan borrowers, their legal heirs, persons engaged in business of gold ornaments/articles/coins and general public that in spite of repeated reminders/notices by the Bank, the following borrowers are not repaying their dues to the Bank.

Notice is hereby published that if they fail to deposit all their dues in their respective gold loan accounts (including up-to-date interest and all costs charges/expenses) on or before 4.00 PM DATED 24.03.2026 then from 11.00 AM to 2.00 PM of 25.03.2026, their pledged gold ornaments/articles will be put up for public auction on the website <https://egold.auctiontender.net>. For this, the Bank shall not be held responsible for any inconvenience or damage caused to the concerned borrowers and no allegations or representations will be entertained from any borrowers in this regard.

Persons interested to take part in the bidding should deposit Rs. 10,000/- (Rupees Ten Thousand only) with the Branch manager on or before 24.03.2026 upto 4.00 PM, towards earnest money. Persons having taken part in final bidding must be able to deposit full amount to the bank within 24 hours, failing which their earnest money, deposited with the bank will be forfeited. Bank reserves the right to cancel the auction without assigning any reasons in case, the bidding price so arrived at, is observed to be low or inadequate. Further, if need be, Bank reserves the right to change the date, time or place of the above scheduled auction or cancel the same without assigning any reasons thereon.

For Details Please Contact: Mr Shiba Shankar Behera, Mob: 8018412128, Ms. Samiksha Kharade, Mob: 9920557728, Mr. Simanta Konwar, Mob: 9954034492

S. No	Account No.	Name of the Borrower	Address	Gross weight of the Gold (in grams)
MORBA BRANCH, DHANSAY COMPLEX, AT&PO MORBA, TAL MANGAON, DIST RAIGAD				
1	125628110000036 125677610001390 125677610001413	Tabassum Mhamood Dhansay	At & Po Morba, Tal Mangaon, Dist Raigad	43.74

Prospective bidders can inspect the gold to be auctioned upto 4.00 PM on 24.03.2026. Prospective bidders can deposit the above mentioned earnest money of Rs. 10,000/- (Rupees Ten Thousand Only) in the Account 125690200000033

Date: 09.03.2026
Place: Morba
Sd/-
(Chief Manager)
Bank of India

FORM NO. 14 [See Regulation 3(2)]
By Regd. A/D, Dasti failing which by Publication.

OFFICE OF THE RECOVERY OFFICER - I/II
DEBTS RECOVERY TRIBUNAL HYDERABAD(DRT 2)
1st Floor, Triveni Complex Hydres, Hyderabad 500001

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/318/2024 Date: 06-03-2026

Karnataka Bank Limited
Versus
K Balanagi Reddy and Another

To
(C) 1) K Balanagi Reddy,
S/o K Shankar Reddy, Aged about 50 years, Occ. Agriculture D No.2-64, Uddahal Village, Bommanahalli Mandal, Bommanahalli, Anantapur District, Andhra Pradesh.

(C) 2) K C Nagi Reddy Rural Godowns,
Kanekal Village And Mandal, Anantapur District, Andhra Pradesh-515871
Rep By Its Managing Partner

(C) 3) CNX Corporation Limited,
12a, Haji Kasam Building, 3rd Floor, 66, Tamarind Lane, Fort, Mumbai-400001.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL HYDERABAD(DRT 2) in OA/493/2020 an amount of Rs. 3550040 (Rupees Thirty Five Lakhs Thousands Forty Only) along with pendente lite and future interest @ 9.90 % Simple Interest Yearly w.e.f. 08/12/2020 till realization and costs of Rs. 167135 (Rupees One Lakh Sixty Seven Thousands One Hundred Thirty Five Only) has become due against you (Jointly and severally Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of yours assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on 10/04/2026 at 10:30 a.m. for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: 06/03/2026

Sd/-
Recovery Officer
DEBTS RECOVERY TRIBUNAL HYDERABAD(DRT 2)

navi AMC
NAVI AMC LIMITED
Registered Office: Vaishnavi Tech Square, 7th Floor, Ibalur Village, Begur, Hobli, Bengaluru, Karnataka 560102
Tel: 080 45113400; Toll free no. 1800 203 2131
Website: <https://navi.com/mutual-fund> Email: mf@navi.com
CIN: U65990KA2009PLC165296

Notice cum Addendum No. 21 of 2025-26
NOTICE CUM ADDENDUM FOR THE MERGER OF NAVI ELSS TAX SAVER FUND INTO NAVI ELSS TAX SAVER NIFTY 50 INDEX FUND

Unitholders are requested to note that, the Board of Directors of Navi AMC Limited and Navi Trustee Limited, the asset management company and trustee company of the Navi Mutual Fund have approved the proposal for merger of following scheme:-

Merging Scheme	Surviving Scheme
Navi ELSS Tax Saver Fund (An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	Navi ELSS Tax Saver Nifty 50 Index Fund (An open-ended passive equity linked saving scheme with a statutory lock in of 3 years and tax benefit replicating/tracking the Nifty 50 Index)

The rationale for the merger and scheme related details, are forming part of the Letter to unitholders.

The Board of Directors of Navi AMC Limited and Navi Trustee Limited on December 09, 2025 and December 10, 2025 have approved the above proposal for merger of Navi ELSS Tax Saver Fund into Navi ELSS Tax Saver Nifty 50 Index Fund. Further, SEBI, vide email dated February 26, 2026 has provided it's no objection to the aforesaid proposal.

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, all the existing unit holders under the Merging Scheme are given an option to exit the Scheme at the applicable Net Asset Value without any such redemption. This option shall be valid for a period of 30 days.

The Effective date for the merger/consolidation of schemes will be April 10, 2026 from close of business hours. The exit option will be available to all the unit holders of Navi ELSS Tax Saver Fund (Merging Scheme). The option to exit without exit load can be exercised from March 10, 2026 to April 09, 2026 both days inclusive ("Exit Option Period") within the respective scheme cut-off timelines. All transaction requests received after April 09, 2026 (up to 3:00 p.m.), subject to load, as may be prevailing at that time in the Scheme.

Please note that unit holders of the Merging Scheme who do not opt for redemption on or before April 09, 2026 (up to 3:00 p.m.) shall be deemed to have consented to the changes specified in this notice and shall continue to hold units in the Surviving Scheme.

In case the unitholders, who have been given an exit option without any exit load, disagree with the aforesaid changes, they may redeem all part of the units of the scheme held by them by exercising the Exit Option, without exit load, within the Exit Option period as mentioned. Unitholders need to submit a redemption / switch request online or through a physical application form at any official point of acceptance/investor service center of the AMC or the Registrar and Transfer Agents of the Fund or to the depository participant (DP) (in case of units held in Demat mode). The above information shall be available on the website of Navi Mutual Fund viz., <https://navi.com/mutual-fund>. The redemption warrant/cheque will be mailed, or the amount of redemption will be credited to the unit holders bank account (as registered in the records of the Registrar) within 3 (three) working days from the date of receipt of redemption request.

Unit holders can also submit the normal redemption form for this purpose. The redemption / switch requests shall be processed at applicable NAV as per time stamping provisions contained in the SID of the Scheme. Unit holders should ensure that any changes in address or pay-out bank details if required by them, are updated in Navi Mutual Fund's records at least 10 (Ten) working days before exercising the Exit Option. Unit holders holding Units in dematerialized form may approach their DP for such changes.

Unit holders who have pledged / encumbered their units will not have the option to exit unless they submit a release of their pledges / encumbrances prior to submitting their redemption / switch requests.

In case investors, who had registered for Systematic investment facilities such as SIP/STP/SWP in the Merging Scheme, decide to continue their investments i.e. do not opt for the Exit Option, then such SIP/STP/SWP registrations will continue to be processed under the respective Plan/Option of the surviving scheme from the Effective Date and no fresh registration will be required. Further, investors who have registered for Systematic investment facilities in the Scheme and who do not wish to continue their future investment facilities must apply for cancellation of such registrations.

Post the proposed merger of Navi ELSS Tax Saver Fund on and from the Effective Date, Navi ELSS Tax Saver Nifty 50 Index Fund will be the surviving scheme and the investment objective, investment pattern, annual recurring expense structure and all the other provisions of the Surviving Scheme as contained in the Scheme Information Document and Key Information Memorandum on completion of merger will be effective for the unit holders of the Merging Scheme. It may be noted that there will be no changes to features of Navi ELSS Tax Saver Nifty 50 Index Fund, post the merger.

On the date of completion of merger, the Merging Schemes will cease to exist and the unit holders of Merging Schemes as on the Effective Date will be allotted units under the corresponding available option of Surviving Scheme at the last available applicable Net Asset Value ("NAV") or at the Face Value, in case there are no units in the corresponding option of Surviving Scheme.

As a result of the above merger, no new scheme shall come into effect.

It may however be noted that the offer to exit is purely optional and not compulsory. If the Unit holder has no objection to the aforesaid change, no action is required to be taken, and it would be deemed that such Unit holder has consented to the aforesaid changes. However, we, at Navi Mutual Fund would like the Unit holders to continue their investments with us to help them achieve their financial goals.

The expenses related to the proposed changes and other consequential changes will not be charged to the unit holders of the scheme of Navi Mutual Fund.

TAX CONSEQUENCES:

As regards the unitholders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information (SAI) of Navi Mutual Fund and Scheme Information Document of relevant scheme of Navi Mutual Fund would apply. In view of the individual nature of tax consequences, you are advised to consult your professional tax advisor for detailed tax advice.

The following provisions would apply in case of consolidation of mutual fund schemes.

As per section 47(xviii) of Income Tax Act, 1961 (the Act), any transfer of units held by the investor in the consolidating scheme of the mutual fund in consideration of allotment of units in the consolidated scheme, shall not be regarded as a taxable transfer, provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund.

Further, as per section 49(2AD) of the Act, the cost of acquisition of units in the consolidated scheme shall be deemed to be the cost of acquisition of the units in the consolidating scheme. Also, as per section 2(42A) of the Act, the period of holding of the units in the consolidated scheme shall include the period of holding of the units in the consolidating scheme.

'Consolidating scheme' has been defined under section 47(xviii) of the Act as the scheme of a Mutual Fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996. 'Consolidated scheme' has been defined as the scheme with which the consolidating scheme merges, or which is formed as a result of such merger.

Securities Transaction Tax (STT) on extinguishment of units under Merging Scheme and allotment under the Surviving Scheme upon merger of schemes, shall not be levied.

In case of Non-Resident Indians, tax, if any at applicable rates, shall be deducted by Navi Mutual Fund/ the AMC.

Redemption / switch-out of units from the Scheme may entail capital gain/loss in the hands of the unitholder.

For unit holders who redeem their investments during the Exit Option Period, the tax consequences as set forth in the Statement of Additional Information of Navi Mutual Fund and Scheme Information Document of the scheme of Navi Mutual Fund would be applicable.

In view of the individual nature of tax consequences, Unitholders are advised to consult their professional tax advisors for tax advice. The redemption / switch-out of units from the Scheme are liable for deduction of Securities Transaction Tax (STT), wherever applicable; however, such STT shall be borne by AMC and will not be borne by the investor.

CONTACT INFORMATION
In case you require any further information / assistance please contact:
Navi Mutual Fund:
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Email- mf@navi.com
Tel No. - 8045113400
Or,
Registrar, Computer Age Management Services Limited (CAMS) (Investor Service Centers)
CAMS, Rayala Tower-1, 158 Anna Salai, Chennai - 600 002
Website: <https://www.camsonline.com> / Email if of R&T - chennai_isc@camsonline.com
Contact number of R&T - 044-28432650 OPOA - contact.mf@navi.com

This addendum forms an integral part of the Statement of Additional Information (SAI) (wherever applicable), Scheme Information Document (SID) and Key Information Memorandum (KIM) of merging and surviving scheme of Navi Mutual Fund. All the other terms and conditions of the SAI, SID and KIM, read with the addendum issued from time to time will remain unchanged.

For Navi AMC Limited
(Investment Manager to Navi Mutual Fund)

Sd/-
Authorized Signatory
Unit holders are requested to update their PAN, KYC, email address, mobile number, nominee details with AMC and are also advised to link their PAN with Aadhaar Number. Further, Unit holders can view the Investor Charter available on website of the Mutual Fund as well as check for any unclaimed redemptions or Income Distribution cum Capital Withdrawal (IDCW) payments.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY

