

FUND FACTSHEET

SEPTEMBER 2024



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Market Update

September 30, 2024

Equity Market Update

- Among sectors, Metals (+8%), Utilities (+5%), Real Estate (+4%), Consumer (+4%), and Financials (+4%) were the top performers in September, while Telecom (-5%), PSU Banks (-3%), and Technology (-2%) were the only sectors that declined month-on-month.
- In September 2024, key global markets saw gains in China (+17%), MSCI EM (+6%), Russia (+6%), India (+2%), and the U.S. (+2%) in local currency terms. However, Brazil (-3%), Korea (-3%), Japan (-2%), Indonesia (-2%), and the UK (-2%) ended the month lower. Over the past 12 months, the MSCI India Index (+40%) has significantly outperformed the MSCI EM Index (+23%). Over the last decade, the MSCI India Index has delivered a remarkable 195% outperformance over the MSCI EM Index.
- Globally, U.S. equity markets rose as investors reacted positively to the U.S. Federal Reserve's decision to lower interest rates. New data from the Labor Department revealed an unexpected drop in unemployment claims, further boosting market sentiment. European and Asian markets also advanced, fuelled by expectations of further rate cuts by the U.S. Fed in the coming months.
- In September 2024, the Nifty surpassed the 26,000 marks, reaching a record high of 26,277 before closing up 2.3% month-on-month at 25,811. This marks the fourth consecutive month of gains for the index. Notably, the Nifty experienced significant volatility, swinging 1,524 points before finishing 575 points higher. Year-to-date in 2024, the Nifty has gained 18.8%. Over the past 12 months, midcaps and small caps have surged by 48% and 50%, respectively, compared to a 31% rise in large caps. Over the past five years, midcaps have outperformed large caps by 150%, while small caps have outperformed by 118%.
- In September 2024, Foreign Institutional Investors (FIIs) were net buyers for the fourth consecutive month, with inflows totalling USD 5.9 billion, the highest since January 2024. Domestic Institutional Investor (DII) inflows also remained strong at USD 3.8 billion during the month. Year-to-date in 2024, FII inflows into Indian equities have reached USD 11 billion, compared to USD 21.4 billion in 2023. Meanwhile, DII inflows continue to be robust, totalling USD 40.8 billion in CY24YTD, significantly higher than the USD 22.3 billion in 2023.
- Gross Goods and Services Tax (GST) collections in September 2024 amounted to ₹ 1,73,240 crore, reflecting a 6.5% year-on-year increase.

Domestic Indices Performance

| Index | September | | Change in % | | | | |
|--------------------|-----------|------|-------------|-------|-------|-------|-------|
| | 2024 | 1M | 3M | 6M | 1Y | 3Y | 5Y |
| BSE Sensex | 84300 | 2.35 | 6.66 | 14.46 | 28.06 | 12.54 | 16.85 |
| Nifty 50 | 25811 | 2.28 | 7.50 | 15.60 | 31.43 | 13.56 | 17.58 |
| Nifty 100 | 26890 | 2.34 | 7.53 | 17.32 | 37.36 | 14.63 | 18.26 |
| Nifty 200 | 14611 | 2.20 | 7.60 | 18.50 | 39.01 | 16.16 | 19.80 |
| Nifty 500 | 24245 | 2.15 | 7.47 | 19.70 | 40.21 | 17.20 | 20.99 |
| NIFTY Midcap 150 | 22312 | 1.76 | 7.10 | 25.59 | 47.36 | 25.20 | 30.39 |
| NIFTY Smallcap 250 | 18411 | 1.32 | 7.60 | 28.47 | 50.53 | 25.25 | 31.49 |

Source: NSE & BSE. Data is based on PRI, data as on September 30, 2024

Global Indices Performance

| Index | September | | Change in % | | | | |
|------------|-----------|-------|-------------|-------|-------|-------|-------|
| | 2024 | 1M | 3M | 6M | 1Y | 3Y | 5Y |
| DJIA | 42330 | 1.85 | 8.21 | 6.34 | 26.33 | 7.74 | 9.47 |
| S&P 500 | 5762 | 2.02 | 5.53 | 9.67 | 34.38 | 10.18 | 14.11 |
| FTSE | 8237 | -1.67 | 0.89 | 3.58 | 8.27 | 5.14 | 2.14 |
| DAX | 19325 | 2.21 | 5.97 | 4.50 | 25.60 | 8.18 | 9.22 |
| CAC | 7636 | 0.06 | 2.09 | -6.95 | 7.02 | 5.40 | 6.10 |
| Nikkei | 37920 | -1.88 | -4.20 | -6.07 | 19.03 | 8.78 | 11.74 |
| Hang Seng | 21134 | 17.48 | 19.27 | 27.76 | 18.66 | -4.90 | -4.12 |
| KOSPI | 2593 | -3.03 | -7.31 | -5.58 | 5.20 | -5.45 | 4.68 |
| Shanghai | 3337 | 17.39 | 12.44 | 9.71 | 7.27 | -2.21 | 2.80 |
| MSCI EM | 1171 | 6.45 | 7.79 | 12.24 | 22.89 | -2.24 | 3.18 |
| MSCI India | 37 | 2.17 | 7.04 | 17.64 | 39.16 | 10.60 | 15.24 |

Source: Thomson Reuters Eikon, data as on September 30, 2024

Sectoral Performance

| Index | August | | Change in % | | | | |
|-------------------------|--------|-------|-------------|-------|-------|-------|-------|
| | 2024 | 1M | 3M | 6M | 1Y | 3Y | 5Y |
| Nifty Auto | 27027 | 3.26 | 7.25 | 26.18 | 67.00 | 36.58 | 29.21 |
| Nifty Bank | 52978 | 3.17 | 1.21 | 12.42 | 18.83 | 12.27 | 12.71 |
| Nifty Energy | 44017 | 0.59 | 5.33 | 12.80 | 61.10 | 24.39 | 23.18 |
| Nifty FMCG | 65540 | 3.93 | 15.48 | 21.49 | 27.01 | 17.46 | 16.03 |
| Nifty India Consumption | 12827 | 6.20 | 15.23 | 26.64 | 51.62 | 21.23 | 20.92 |
| Nifty Infrastructure | 9575 | 1.58 | 4.83 | 14.86 | 53.37 | 23.95 | 24.41 |
| Nifty IT | 41946 | -1.97 | 16.01 | 20.20 | 31.97 | 6.19 | 21.94 |
| Nifty Metal | 10198 | 8.43 | 3.91 | 23.51 | 49.11 | 22.01 | 33.08 |
| Nifty Commodities | 9826 | 3.60 | 6.03 | 17.93 | 51.47 | 19.88 | 24.26 |
| Nifty Pharma | 23281 | 0.27 | 17.99 | 22.56 | 50.95 | 17.17 | 25.24 |
| Nifty PSE | 11286 | -1.81 | 5.62 | 23.72 | 88.36 | 40.14 | 28.29 |
| Nifty Realty | 1099 | 4.33 | -0.52 | 22.02 | 90.91 | 28.82 | 33.50 |

Source: NSE Data is based on PRI, data as on September 30, 2024

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Index performance does not signify scheme performance

Nifty 50 - P/E



Nifty 50 - P/B



Market Update

September 30, 2024

Debt Market Update

- Retail inflation (CPI) for August 2024 stood at 3.65% (3.60% in July 2024), significantly down from 6.83% a year ago. This marks the second-lowest inflation in five years. Food inflation slightly increased to 5.66%.
- The wholesale price index (WPI)-based inflation fell to a four-month low of 1.31% in August 2024, down from 2.04% in July 2024, driven by reduced prices of manufactured products and food items. Food inflation eased to 3.11%, while fuel and power prices contracted. Manufactured product inflation declined to 1.22%. Despite this, retail inflation rose slightly to 3.65%. Over the short term we could see potential inflation pressure due to adverse weather affecting food prices in the coming months.
- July 2024 saw IIP grow by 4.8%, slightly higher than 4.7% in June 2024. The sectors of Mining, Manufacturing, and Electricity recorded growth rates of 3.7%, 4.6%, and 7.9%, respectively. Key manufacturing contributors were basic metals (6.4%), petroleum products (6.9%), and electrical equipment (28.3%). Based on use-based classification, primary goods, intermediate goods, and consumer durables were the top contributors to IIP growth.
- The core sector contracted by 1.77% in August 2024 (+6.1% in July 2024), largely due to an unfavourable base effect from August 2023. Month-on-month, the contraction was 4.18%. However, April-August 2024 showed 4.6% growth compared to the same period in 2023. Over six years, core sector growth has been modest at 3.2% annually, impacted by the pandemic. Future growth may improve due to favourable base effects and the central government's potential for increased capital expenditure.
- GST collections expanded 6.5% in September 2024, the slowest in 40 months, with gross revenues at Rs 1.73 lakh crore, 1% lower than August 2024. Net GST receipts were up 3.9% YOY but just 1.5% higher than August 2024. Domestic refunds surged 24.3%, while seven states saw negative revenue growth.
- India's goods trade deficit widened to a 10-month high of USD29.7bn in August 2024, driven by higher gold imports and declining petroleum exports amid global demand challenges. Merchandise exports rose slightly to USD34.7bn, led by engineering goods and chemicals, but fell compared to earlier months. Imports surged to USD64.4bn, with gold imports tripling. Geopolitical issues and global economic slowdowns remain key challenges for India's trade outlook.
- The central government's fiscal deficit in 5MFY25 remained low at ~27% of FY2025BE. Total receipts were at ~38% of FY2025BE, 18% higher than 5MFY24, led by personal income taxes and non-tax revenue. Gross tax revenue was ~28% of FY2025BE while Centre's expenditure in 5MFY25 was ~34% of FY2025BE. Revenue expenditure was ~36% of FY2025BE while capital expenditure in 5MFY25 was at ~27% of FY2025BE.

Source: RBI, Bloomberg, CCIL, MOSPI
*BE - Budget Estimates

Key Domestic Yield Indicators

| Index | September 2024 | Change in % | | | | | |
|--------------|----------------|-------------|-------|-------|-------|-------|-------|
| | | 1M | 3M | 6M | 1Y | 3Y | 5Y |
| 10Y GSEC CMT | 6.75 | -0.11 | -0.26 | -0.31 | -0.47 | 0.53 | 0.05 |
| 10Y AAA CMT | 7.31 | -0.14 | -0.24 | -0.21 | -0.39 | 0.45 | -0.56 |
| 10Y SPREAD | 0.56 | -0.03 | 0.02 | 0.10 | 0.08 | -0.08 | -0.61 |
| 1Y CD | 7.59 | -0.08 | -0.03 | -0.01 | 0.14 | 3.62 | 0.97 |
| 3M CD | 7.18 | 0.00 | 0.02 | -0.42 | 0.18 | 3.66 | 1.43 |
| 1Y CP | 7.65 | -0.03 | -0.03 | -0.06 | 0.15 | 3.62 | 0.55 |
| 3M CP | 7.28 | 0.07 | 0.06 | -0.43 | 0.16 | 3.80 | 1.48 |

Source: Bloomberg

Inflation Indicators

| Index | Latest Available Value | Change in % | | | | | |
|------------------|------------------------|-------------|-------|-------|-------|--------|-------|
| | | 1M | 3M | 6M | 1Y | 3Y | 5Y |
| CPI | 3.65 | 0.05 | -1.15 | -1.44 | -3.18 | -1.65 | 0.37 |
| FOOD & BEVERAGES | 5.30 | 0.24 | -2.57 | -2.46 | -3.89 | 1.57 | 2.34 |
| FUEL & LIGHT | -5.31 | 0.17 | -1.64 | -4.54 | -9.62 | -18.26 | -3.61 |
| HOUSING | 2.66 | -0.02 | 0.10 | -0.22 | -1.72 | -1.24 | -2.18 |
| CORE CPI | 3.44 | 0.03 | 0.32 | 0.05 | -1.39 | -2.45 | -0.76 |

Source: Bloomberg

Key Indicators

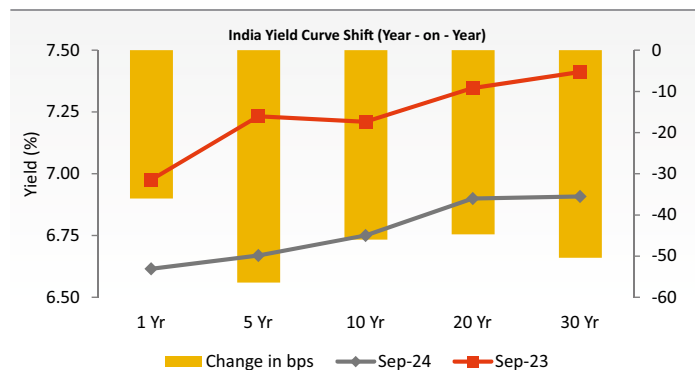
| Index | Month End Value | Change in % | | | | | |
|-------------------|-----------------|-------------|--------|--------|--------|-------|-------|
| | | 1M | 3M | 6M | 1Y | 3Y | 5Y |
| US 10Y CMT YIELD | 3.79 | -12.2 | -60.5 | -42.3 | -79.2 | 229.5 | 211.9 |
| US 2Y CMT YIELD | 3.65 | -27.4 | -110.4 | -98.3 | -140.7 | 336.4 | 201.9 |
| USDINR | 83.79 | -0.08 | 0.34 | 0.41 | 0.73 | 9.53 | 13.10 |
| Manufacturing PMI | 56.50 | -1.00 | -1.80 | -2.60 | -1.00 | 2.80 | NA |
| Service PMI | 57.70 | -3.20 | -2.80 | -3.50 | -3.30 | 2.50 | NA |
| IIP* | 4.80 | 0.60 | -0.20 | 0.70 | -1.40 | -6.70 | -0.1 |
| Brent | 71.70 | -7.10 | -14.71 | -15.78 | -23.61 | -6.82 | 10.92 |

Source: Bloomberg

| US \$ Billion | 1 Year | Change in % | | | | | |
|---|---------|-------------|---------|---------|--------|--------|--------|
| | | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 |
| Trade Deficit | -168.80 | -248.44 | -285.66 | -183.54 | -92.24 | 153.30 | 182.69 |
| Net Oil Imports | -75.10 | -105.08 | -133.83 | -94.74 | -16.29 | 84.64 | 92.34 |
| Net Non-Oil Trade Deficit | -93.70 | -143.35 | -151.83 | -88.80 | -75.95 | 68.66 | 90.35 |
| Net Gold Imports | -32.22 | -36.51 | -36.30 | -49.08 | -15.39 | 19.68 | 24.10 |
| Trade Deficit ex Oil & Gold | -61.49 | -106.84 | -115.53 | -39.72 | -60.56 | 48.98 | 66.25 |
| NET of Principal Commodities Electronic Goods | -39.52 | -59.00 | -59.29 | -52.27 | -39.32 | 44.93 | 49.61 |

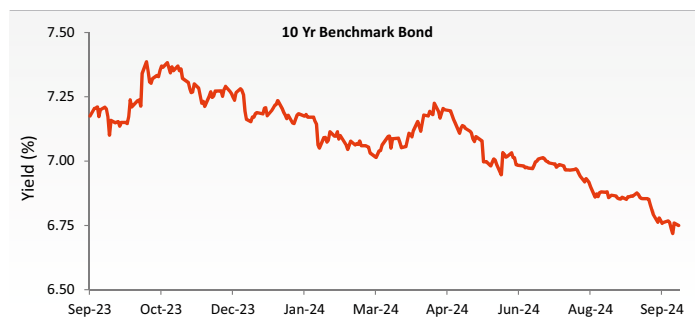
Data as of September 2024, Source: Bloomberg (as on 30th September 2024)
Data as of July 2024

India Yield Curve Shift (Year-on-Year)



Source: Thomson Reuters Eikon data as on September 30, 2024

10-Yr Benchmark Gsec Bond



Source: CCIL data as on September 30, 2024

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Market Outlook

September 30, 2024

Equity Market Outlook

- With markets reaching new highs, the Nifty-50 is currently trading at 21.5x its one-year forward earnings, which is above its historical average of 20.4x, reflecting a 5% premium. India has long been considered relatively expensive compared to its emerging market peers, a valuation premium supported by several factors: 1) Nifty's PAT CAGR of 25%, 18%, and 12% over the last 3, 5, and 10 years, respectively; 2) a stable political environment, with the BJP-led NDA securing a third consecutive term; 3) GDP growth in the range of 6% to 7%; and 4) robust macroeconomic fundamentals, including a stable currency, controlled twin deficits, peaking interest rates, moderating inflation, and large-scale development of both digital and physical infrastructure.
- India's macroeconomic environment remains among the strongest of the large global markets, with political stability nearly assured. The Current Account Deficit (CAD) has improved significantly, projected to be around 1% for FY25. Most domestic macro and micro indicators remain steady, keeping the focus on earnings in the Indian equity market. Earnings growth, expected to be 13-15% CAGR for FY24-26E, is relatively strong compared to other emerging and developed markets. While upgrades have been modest, earnings appear resilient and seem to be bottoming out.
- That said, the September quarter is expected to be soft, with economic indicators like GST growth, auto sales, and cement sales suggesting a potential slowdown. However, this is believed to be temporary, attributed to factors like the upcoming general elections and the recent heatwave. We view this slowdown as transitory and will closely watch management commentaries on business outlooks during the quarterly results. Sectors like capital goods, telecom, pharmaceuticals, IT, and insurance will be of particular interest.
- Globally, the U.S. elections are being closely monitored by market participants, as political transitions could lead to shifts in government policies, economic priorities, and regulations, affecting multiple sectors in the U.S. and beyond. Some research agencies suggest India might benefit from such a transition, given the strong diplomatic ties between the U.S. and India, as well as India's relatively low economic dependence on the U.S. With robust domestic demand, benefits from lower commodity prices, supply chain realignments, and a favourable foreign policy position, India could see a positive impact on its markets in the context of the U.S. elections.
- We continue to believe that the investment environment going forward would be a "stock picker's market" and would separate the men from the boys. There could be instances where companies operating in the same sector may end up reporting diverse set of financial results. Our approach in such an environment would be the same as we have been following over the last few quarters. It would revolve around the thesis to identify companies' basis the "bottom up" approach.

Debt Market Outlook

- Policy actions in the top 2 largest economies of the world influenced the markets in September 2024. The US Federal Reserve (Fed) delivered its first rate cut since the 2020 Covid led crisis era while China unleashed its boldest stimulus in years to support its flagging economy.
- At the annual Jackson Hole Symposium in August, the Fed Governor Powell had already indicated that the time was appropriate for the policy to adjust; and thus, with incoming US data post that conference continuing to be supportive, the Federal Open Market Committee (FOMC) lowered the benchmark rate by 50 bps (100 bps = 1.0%) to 4.75% - 5.00% target range. Moreover, indicating further rate decreases, the Fed now sees the benchmark rate at 4.4% and 3.4% by end 2024 and end 2025 respectively. Though there seems to be considerable debate on the neutral rate in the current global environment, not going back to the low neutral rate in the pre Covid-19 era seems to be a fair assumption. Thus, global policy rates are likely to stabilize at higher levels than in the past.
- China's authorities unveiled a "Big Bang" monetary as well as fiscal stimulus to energize the local economy in late September. The People's Bank of China (PBOC) reduced the reserve requirement ratio (RRR) to inject additional funds into the economy, cut interest rates to lower the borrowing costs, offered new tools to boost the capital markets and introduced measures to ease the mortgage repayment burden of households, while the government announced additional borrowings through special sovereign bonds and indicated plans to inject capital into the top banks.
- Recent events in the Middle East have escalated tensions and increased the geopolitical risk. An all-out war (not a base case) is a tail risk, and markets have yet to price in this danger if it materialises. India's economy, which significantly depends upon the Middle East for its oil requirements could get badly impacted if this threat widens into a longer and wider conflict and crude prices surge. Meanwhile, with still near-zero interest rates, some in the markets, perceive Japan's new Prime Minister to favour policy normalisation in Japan – and this could lead to a stronger yen (JPY) and policy divergence with Central Banks in other advanced economies. There are also risks that the US and China could tread down a faster decoupling path post the US Elections in November. Global trade which already is witnessing fragmentation could be at further risk. Thus, volatility will remain a key theme over the next few years.
- The RBI's decision to keep the policy repo rate unchanged was on expected lines, but the change of stance to "neutral" was a surprise to us and also a large section of the financial markets. Nevertheless, assuming that geopolitical tensions don't flare up, post today's MPC meeting, the Central Bank has kept the door open for rate cuts in the near future. Debate over a potential Dec 2024/Jan 2025 start of the rate cut cycle is immaterial and markets need to focus more on the terminal policy rate. In this lower interest rate regime we might see a shallow rate cut cycle (50-75 bps) and expect the terminal repo rate in the 5.75% - 6.00% range.
- Underpinned by global cues, bond yields eased in September with the 10-year US Treasury bond closing lower by 12 bps at 3.78% while the India 10-year sovereign bond (Gsec) traded at an intra month low of 6.71% before closing at 6.75% - down 11 bps over the month. With the 10-year Gsec trading at ~6.75%, we expect to see a range bound movement over the medium term till the time strong rate cut expectations from the RBI get built in. This could push down the 10-year Gsec towards 6.50% or even lower if the growth inflation dynamics remains well anchored.
- The Fed has "kickstarted" the lower interest rate regime in this cycle and with the RBI expected to follow through before the end of this financial year, investors may find merit in duration-oriented funds in the current environment. Such funds have the potential to provide interest income, deliver capital gains and realize better risk adjusted returns as compared to non-market linked fixed rate alternatives over the medium to long term.

Source: RBI, Bloomberg, CCIL, MOSPI (as on 30th September 2024)

Equity Funds Ready Reckoner September 2024



| Scheme Name | ITI Multi Cap Fund | ITI ELSS Tax Saver Fund (formerly known as ITI Long Term Equity Fund). | ITI Large Cap Fund | ITI Mid Cap Fund | ITI Small Cap Fund | |
|------------------------------|---|--|--|---|---|---------|
| Category | Multi Cap Fund | ELSS Fund | Large Cap Fund | Mid Cap Fund | Small Cap Fund | |
| Inception Date | 15-May-19 | 18-Oct-19 | 24-Dec-20 | 05-Mar-21 | 17-Feb-20 | |
| Fund Manager | Mr. Dhimant Shah and Mr. Rohan Korde | Mr. Vishal Jajoo and Mr. Dhimant Shah | Mr Rajesh Bhatia, Mr Rohan Korde and Mr Vishal Jajoo | Mr. Rohan Korde and Mr. Dhimant Shah | Mr. Dhimant Shah and Mr. Rohan Korde | |
| Benchmark | Nifty 500 Multicap 50:25:25 TRI | Nifty 500 TRI | Nifty 100 TRI | Nifty Midcap 150 TRI | Nifty Smallcap 250 TRI | |
| Min. Appl/ Amt | Rs.1,000/- and in multiples of Rs. 1/- thereafter | Rs. 500/- and in multiples of Rs. 500/- thereafter | Rs.5,000/- and in multiples of Rs. 1/- thereafter | Rs.5,000/- and in multiples of Rs. 1/- thereafter | Rs.5,000/- and in multiples of Rs. 1/- thereafter | |
| Portfolio details | Month End AUM (Rs in Crs) | 1425.12 | 411.63 | 370.01 | 1158.42 | 2406.64 |
| | Portfolio Beta | 0.87 | 0.89 | 0.95 | 0.90 | 0.76 |
| | No. of scrips | 81 | 62 | 58 | 80 | 82 |
| Market Capitalisation | Large Cap % | 42.70 | 53.52 | 82.26 | 11.14 | 9.95 |
| | Mid Cap % | 26.74 | 10.68 | 0.90 | 67.85 | 23.42 |
| | Small Cap % | 29.44 | 34.87 | 12.44 | 16.82 | 64.96 |
| | Top 5 Sectors % | 59.55 | 57.93 | 61.94 | 60.19 | 61.13 |
| | Top 10 Holdings % | 22.45 | 34.61 | 44.02 | 21.44 | 18.70 |

Note:-

1. The risk ratios are calculated as per the AMFI methodology prescribed for these ratios.
2. The above table is a snapshot for quick understanding, it must be read with the Factsheet along with details on Riskometer of each scheme.
3. Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
4. Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
5. The TER for the above funds are in the range of 1.93% to 2.35% in the case of regular plans and in the range of 0.29% to 0.48% in the case of direct plans.

Equity Funds Ready Reckoner September 2024



| Scheme Name | ITI Value Fund | ITI Pharma and Healthcare Fund | ITI Banking and Financial Services Fund | ITI Flexi Cap Fund | ITI Focused Equity Fund | ITI Large & Mid Cap Fund | |
|------------------------------|--|---|--|--|--|--|--------|
| Category | Value Fund | Sectoral/ Thematic Fund | Sectoral/ Thematic Fund | Flexi cap Fund | Focused Fund | Large & Mid Cap Fund | |
| Inception Date | 14-Jun-2021 | 08-Nov-2021 | 06-Dec-2021 | 17-Feb-2023 | 19-June-2023 | 11-Sept-2024 | |
| Fund Manager | Mr. Rohan Korde and Mr. Dhimant Shah | Mr. Rohan Korde and Mr. Dhimant Shah | Mr. Nilay Dalal and Mr. Rohan Korde | Mr. Dhimant Shah and Mr. Rohan Korde | Mr. Dhimant Shah and Mr. Rohan Korde | Mr. Vishal Jajoo and Mr. Rohan Korde | |
| Benchmark | Nifty 500 TRI | Nifty Healthcare TRI | Nifty Financial Services TRI | Nifty 500 TRI | Nifty 500 TRI | Nifty Large Midcap 250 TRI | |
| Min. Appl/ Amt | Rs. 5,000/- and in multiples of Rs. 1/- thereafter | Rs.5,000/- and in multiples of Re. 1/- thereafter | Rs. 5,000/- and in multiples of Re. 1/- thereafter | Rs. 5,000/- and in multiples of Re. 1/- thereafter | Rs. 5,000/- and in multiples of Re. 1/- thereafter | Rs. 5,000/- and in multiples of Re. 1/- thereafter | |
| Portfolio details | Month End AUM (Rs in Crs) | 303.38 | 201.94 | 271.40 | 1280.52 | 509.86 | 781.09 |
| | Portfolio Beta | 0.96 | - | - | - | - | - |
| | No. of scrips | 70 | 37 | 33 | 79 | 30 | 54 |
| Market Capitalisation | Large Cap % | 49.48 | 38.46 | 72.28 | 43.87 | 51.72 | 38.66 |
| | Mid Cap % | 7.30 | 26.11 | 15.27 | 16.86 | 21.12 | 18.77 |
| | Small Cap % | 39.46 | 31.86 | 10.58 | 37.67 | 23.27 | 24.90 |
| | Top 5 Sectors % | 56.37 | 96.43 | 98.13 | 56.96 | 59.68 | 52.68 |
| | Top 10 Holdings % | 30.44 | 56.25 | 68.29 | 26.48 | 41.84 | 40.89 |

Note:-

1. The risk ratios are calculated as per the AMFI methodology prescribed for these ratios.
2. The above table is a snapshot for quick understanding, it must be read with the Factsheet along with details on Riskometer of each scheme.
3. Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
4. Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
5. The TER for the above funds are in the range of 1.93% to 2.35% in the case of regular plans and in the range of 0.29% to 0.48% in the case of direct plans.

Hybrid Funds Ready Reckoner September 2024



| Scheme Name | ITI Balanced Advantage Fund | ITI Arbitrage Fund | |
|--|---|---|-------|
| Category | Balanced Advantage Fund | Arbitrage Fund | |
| Inception Date | 31-Dec-19 | 09-Sep-19 | |
| Fund Manager | Mr. Rajesh Bhatia, Mr. Vishal Jajoo and Mr. Vikrant Mehta | Mr Vikrant Mehta and Mr Vikas Nathani | |
| Benchmark | Nifty 50 Hybrid Composite Debt 50:50 Index | Nifty 50 Arbitrage | |
| Min. Appl/ Amt | Rs. 5,000/- and in multiples of Rs. 1/- thereafter | Rs. 5,000/- and in multiples of Rs. 1/- thereafter | |
| Portfolio details | Month End AUM (Rs in Crs) | 390.72 | 27.59 |
| | Average Maturity | 0.07 Years | - |
| | Macaulay Duration | 0.07 Years | - |
| | Modified Duration | 0.07 Years | - |
| | Yield to Maturity | 6.75% | - |
| | Net Equity Allocation % | 55.08 | 73.44 |
| | Debt & Others Allocation % | 19.22 | 21.30 |
| | Arbitrage % | 17.83 | 73.88 |
| No. of scrips | 36 | 29 | |
| Rating Allocation | Cash & Cash Equivalent | 25.70 | 5.26 |
| | Sovereign | 7.13 | - |
| | AAA | 2.04 | - |
| | Equity & Equity Futures | - | - |
| | A1+ | 10.04 | - |
| | Mutual Fund Units | - | 21.30 |
| CDMDF | - | - | |
| CDMDF : Corporate Debt Market Development Fund | | | |
| Market Capitalisation | Large Cap % | 60.15 | - |
| | Mid Cap % | 8.65 | - |
| | Small Cap % | 4.10 | - |
| | Top 5 Sectors % | 46.70 | 53.62 |
| | Top 10 Holdings % | 40.25 | 62.77 |

Note:-

1. The risk ratios are calculated as per the AMFI methodology prescribed for these ratios.
2. The above table is a snapshot for quick understanding, it must be read with the Factsheet along with details on Riskometer of each scheme.
3. Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
4. Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
5. The TER for the above funds are in the range of 0.93% to 2.37% in the case of regular plans and in the range of 0.21% to 0.63% in the case of direct plans.

Debt Funds Ready Reckoner September 2024

| Scheme Name | ITI Overnight Fund | ITI Liquid Fund | ITI Ultra Short Duration Fund | ITI Banking & PSU Debt Fund | ITI Dynamic Bond Fund | |
|--------------------------|---|---|--|---|---|------------|
| Category | Overnight Fund | Liquid Fund | Ultra Short Duration Fund | Banking and PSU Fund | Dynamic Bond Fund | |
| Inception Date | 25-Oct-19 | 24-Apr-19 | 05-May-21 | 22-Oct-20 | 14-Jul-21 | |
| Fund Manager | Mr. Vikrant Mehta | Mr. Vikrant Mehta | Mr. Vikrant Mehta | Mr. Vikrant Mehta | Mr. Vikrant Mehta | |
| Benchmark | CRISIL Liquid Overnight Index | CRISIL Liquid Debt A-I Index | CRISIL Ultra Short Duration Debt A-I Index | CRISIL Banking and PSU Debt A-II Index | CRISIL Dynamic Bond A-III Index | |
| Min. Appl/ Amt | Rs. 5,000/- and in multiples of Rs. 1/- | Rs. 5,000/- and in multiples of Rs. 1/- | Rs. 5,000/- and in multiples of Rs. 1/- | Rs. 5,000/- and in multiples of Rs. 1/- | Rs. 5,000/- and in multiples of Rs. 1/- | |
| Quantitative Data | Month End AUM (Rs in Crs) | 43.05 | 67.56 | 156.03 | 30.96 | 43.91 |
| | Avg Maturity | 1 Day | 43 Days | 161 Days | 2.84 Years | 8.66 Years |
| | Macaulay Duration | 1 Day | 43 Days | 156 Days | 2.15 Years | 6.26 Years |
| | Modified Duration | 1 Day | 42 Days | 147 Days | 2.06 Years | 6.05 Years |
| | Yield To Maturity | 6.69% | 6.90% | 7.31% | 7.19% | 6.78% |
| Rating Class (%) | Sovereign | - | 29.57 | 7.67 | 24.81 | 87.48 |
| | A1+ | - | 46.80 | 42.45 | 26.38 | 6.74 |
| | AAA | - | 7.40 | 44.29 | 41.05 | - |
| | AA+ and Others | - | - | - | - | - |
| | Cash & Cash Equivalent | 100.00 | 15.99 | 5.30 | 7.50 | 5.42 |
| Asset Class (%) | CDMDF | - | 0.24 | 0.30 | 0.26 | 0.37 |
| | Net Current Assets | 0.82 | 1.47 | 1.68 | 2.72 | 2.91 |
| | Certificate of Deposits | - | 46.80 | 42.45 | 26.38 | 6.74 |
| | Corporate Bond | - | - | 33.08 | 32.98 | - |
| | Treasury Bill | - | 2.94 | 3.18 | - | - |
| | Government Bonds | - | 26.63 | 4.48 | 24.81 | 87.48 |
| | Commercial Paper | - | - | - | - | - |
| | CBLO / TREPS | 99.18 | 14.52 | 3.61 | 4.78 | 2.51 |
| | CDMDF | - | 0.24 | 0.30 | 0.26 | 0.37 |
| | Floating Rate Note | - | 7.40 | 11.21 | 8.07 | - |

CDMDF : Corporate Debt Market Development Fund

Note:-

- The risk ratios are calculated as per the AMFI methodology prescribed for these ratios.
 - The above table is a snapshot for quick understanding, it must be read with the Factsheet along with details on Riskometer of each scheme.
 - Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
 - Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
 - The TER for the above funds are in the range of 0.18% to 1.19% in the case of regular plans and in the range of 0.08% to 0.15% in the case of direct plans.
- * Exit load of ITI Liquid Fund Up to Day 1 - 0.0070%, Day 2 - 0.0065%, Day 3 - 0.0060%, Day 4 - 0.0055%, Day 5 - 0.0050%, Day 6 - 0.0045%, Day 7 - onwards 0.0000%.

ITI Multi Cap Fund

(An open-ended equity scheme investing across large cap, mid cap, small cap stocks)



September 2024

CATEGORY OF SCHEME: Multicap Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital appreciation from a diversified portfolio that predominantly invests in equity and equity-related securities of companies across various market capitalisation. However, there can be no assurance that the investment objective of the Scheme will be realised.

SCHEME DETAILS

| | |
|--|---|
| Inception Date (Date of Allotment): | 15-May-19 |
| Benchmark: | Nifty 500 Multicap 50:25:25 TRI |
| Minimum Application Amount: | Rs.1,000/- and in multiples of Rs. 1/- thereafter |
| Load Structure: | |
| Entry Load: | Nil |
| Exit Load: | • 1% if redeemed or switched out on or before completion of 3 months from the date of allotment of units • Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units. |
| Total Expense Ratio (TER): <i>Including Additional Expenses and Goods and Service Tax on Management Fees</i> | |
| Regular Plan: | 2.05% |
| Direct Plan: | 0.43% |

FUND MANAGER

Mr. Dhimant Shah (Since 08 August 2022)
Total Experience : 26 years
Mr. Rohan Korde (Since 01 December 2022)
Total Experience: 19 years

PORTFOLIO DETAILS

| | |
|------------------------------|---------|
| AUM (in Rs. Cr): | 1425.12 |
| AAUM (in Rs. Cr): | 1409.74 |
| % of top 5 holdings: | 13.41% |
| % of top 10 holdings: | 22.45% |
| No. of scrips: | 81 |

RATIO

| | |
|--|--------|
| Standard Deviation^A: | 12.84% |
| Beta^A: | 0.87 |
| Sharpe Ratio^A*: | 0.99 |
| Average P/B | 9.32 |
| Average P/E | 30.98 |
| Portfolio Turnover Ratio | 0.92 |

^AComputed for the 3-yr period ended September 30, 2024. Based on monthly return.
* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|----------------|--------------------------|-------------------------|
| Growth: | 25.1820 | 28.0863 |
| IDCW: | 23.0845 | 25.8823 |

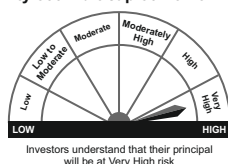
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^A

- Long-term capital growth
 - Investment in equity and equity-related securities of companies across various market capitalization
- ^AInvestors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



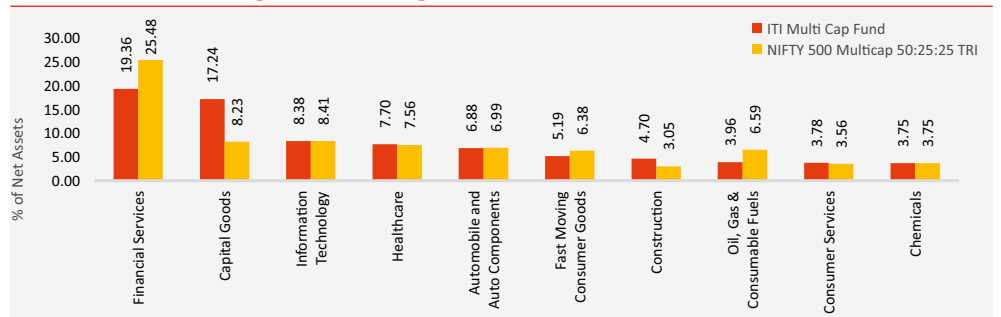
Nifty 500 Multicap 50:25:25 TRI



PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives | Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|---|--------------|----------------------|
| Equity & Equity Related Total | 96.98 | 1.90 | Jyothy Labs Limited | 0.91 | |
| Automobile and Auto Components | 6.88 | | Financial Services | 17.70 | 1.66 |
| FIEM Industries Limited | 1.33 | | • HDFC Bank Limited | 3.36 | 0.18 |
| Mahindra & Mahindra Limited | 1.21 | | • ICICI Bank Limited | 2.89 | |
| ZF Commercial Vehicle Control Systems India Ltd | 1.21 | | Max Financial Services Limited | 1.50 | |
| Maruti Suzuki India Limited | 1.13 | | Power Finance Corporation Limited | 1.43 | |
| TVS Motor Company Limited | 1.10 | | Indian Bank | 1.20 | |
| Sundram Fasteners Limited | 0.90 | | Multi Commodity Exchange of India Limited | 1.14 | |
| Capital Goods | 17.24 | | Axis Bank Limited | 1.12 | |
| AIA Engineering Limited | 1.53 | | Shriram Finance Limited | 1.10 | |
| Hi-Tech Pipes Limited | 1.37 | | State Bank of India | 1.05 | |
| Inox Wind Limited | 1.29 | | Indusind Bank Limited | 0.82 | |
| Siemens Limited | 1.26 | | Karur Vysya Bank Limited | 0.82 | |
| Bharat Dynamics Limited | 1.09 | | SBI Life Insurance Company Limited | 0.82 | |
| ABB India Limited | 1.09 | | IIFL Finance Limited | 0.46 | |
| Premier Energies Limited | 1.06 | | REC Limited | | 1.48 |
| Kirloskar Oil Engines Limited | 1.03 | | Healthcare | 7.70 | |
| Thermax Limited | 1.02 | | • Lupin Limited | 2.02 | |
| Jyoti CNC Automation Ltd | 0.99 | | Biocon Limited | 1.39 | |
| PTC Industries Limited | 0.98 | | Sun Pharmaceutical Industries Limited | 1.28 | |
| Timken India Limited | 0.90 | | Apollo Hospitals Enterprise Limited | 1.06 | |
| Kaynes Technology India Limited | 0.85 | | Alkem Laboratories Limited | 1.01 | |
| JNK India Limited | 0.80 | | Mankind Pharma Limited | 0.93 | |
| Jupiter Wagons Limited | 0.71 | | Information Technology | 8.14 | 0.24 |
| Data Patterns (India) Limited | 0.64 | | Infosys Limited | 1.72 | |
| Man Industries (India) Limited | 0.61 | | Mphasis Limited | 1.52 | |
| Chemicals | 3.75 | | Oracle Financial Services Software Limited | 1.37 | |
| Solar Industries India Limited | 1.52 | | Tata Consultancy Services Limited | 1.33 | 0.24 |
| Vishnu Chemicals Limited | 1.18 | | KPIT Technologies Limited | 1.13 | |
| Archean Chemical Industries Limited | 1.05 | | Zaggle Prepaid Ocean Services Limited | 1.06 | |
| Construction | 4.70 | | Metals & Mining | 3.59 | |
| Larsen & Toubro Limited | 1.50 | | • National Aluminium Company Limited | 1.85 | |
| RITES Limited | 0.98 | | • Jindal Stainless Limited | 1.75 | |
| Sterling And Wilson Renewable Energy Limited | 0.93 | | Oil Gas & Consumable Fuels | 3.96 | |
| PNC Infratech Limited | 0.73 | | • Reliance Industries Limited | 2.79 | |
| H.G. Infra Engineering Limited | 0.57 | | Bharat Petroleum Corporation Limited | 1.17 | |
| Construction Materials | 2.03 | | Power | 2.91 | |
| Ambuja Cements Limited | 1.04 | | • NTPC Limited | 1.94 | |
| UltraTech Cement Limited | 0.99 | | CESC Limited | 0.97 | |
| Consumer Durables | 2.55 | | Realty | 2.10 | |
| Cera Sanitaryware Limited | 1.02 | | Prestige Estates Projects Limited | 1.06 | |
| Titan Company Limited | 0.99 | | Sobha Limited | 1.05 | |
| Senco Gold Limited | 0.54 | | Services | 0.51 | |
| Consumer Services | 3.78 | | Spicejet Limited | 0.51 | |
| • Zomato Limited | 1.75 | | Telecommunication | 3.01 | |
| The Indian Hotels Company Limited | 1.02 | | • Bharti Airtel Limited | 1.75 | |
| Thomas Cook (India) Limited | 1.01 | | Tata Communications Limited | 1.26 | |
| Fast Moving Consumer Goods | 5.19 | | Textiles | 1.23 | |
| • ITC Limited | 2.17 | | Page Industries Limited | 1.23 | |
| Hindustan Foods Limited | 1.15 | | Short Term Debt & Net Current Assets | 1.12 | |
| Triveni Engineering & Industries Limited | 0.95 | | • Top Ten Holdings | | |

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Equity | 96.98 |
| Equity Derivatives | 1.90 |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS instruments | 1.05 |
| Net Current Assets | 0.08 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 42.70 |
| Mid Cap | 26.74 |
| Small Cap | 29.44 |

Please Refer Page No. 31 For IDCW History

For scheme and SIP performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI ELSS Tax Saver Fund

(*Formerly known as ITI Long Term Equity Fund)
(An open ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit)



September 2024

CATEGORY OF SCHEME: ELSS Fund

INVESTMENT OBJECTIVE

To provide long-term capital appreciation by investing predominantly in equity and equity related securities. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The scheme does not assure or guarantee any returns.

SCHEME DETAILS

Inception Date
(Date of Allotment): 18-Oct-19

Benchmark: Nifty 500 TRI

Minimum Application Amount: Rs. 500/- and in multiples of Rs. 500/- thereafter

Load Structure:

Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.30% Direct Plan: 0.48%

FUND MANAGER

Mr. Vishal Jajoo (Since 05 May 2023)
Total Experience: 15 years

Mr. Dhimant Shah (Since 01 December 2022) Total Experience : 26 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 411.63

AAUM (in Rs. Cr): 403.84

% of top 5 holdings: 20.56%

% of top 10 holdings: 34.61%

No. of scrips: 62

RATIO

Standard Deviation[^]: 12.70%

Beta[^]: 0.89

Sharpe Ratio[^]: 1.05

Average P/B: 14.27

Average P/E: 28.55

Portfolio Turnover Ratio: 1.41

[^]Computed for the 3-yr period ended September 30, 2024. Based on monthly return.

* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 25.9694 | 28.7218 |
| IDCW: | 23.8312 | 26.4850 |

THIS PRODUCT IS SUITABLE

FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investment in equity and equity related securities

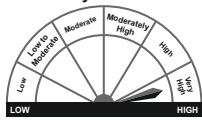
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty 500 TRI



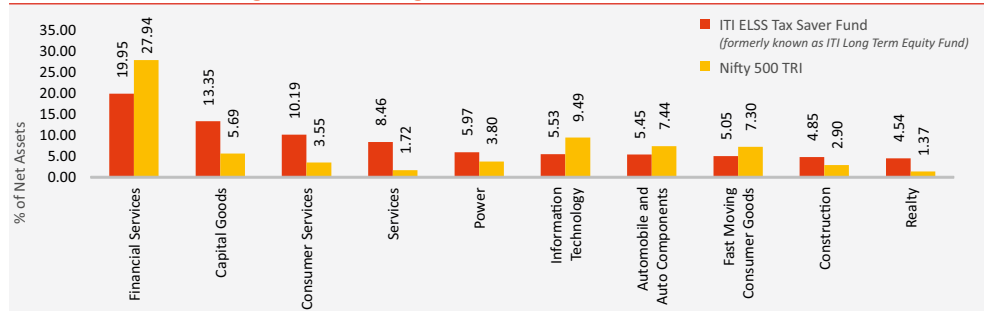
Investors understand that their principal will be at Very High risk

PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|--|--------------|----------------------|
| Equity & Equity Related Total | 99.08 | |
| Automobile and Auto Components | 5.45 | |
| • TVS Motor Company Limited | 2.98 | |
| Tata Motors Limited | 1.16 | |
| Mahindra & Mahindra Limited | 0.75 | |
| Sansera Engineering Limited | 0.55 | |
| Capital Goods | 13.35 | |
| Welspun Corp Limited | 2.28 | |
| Jindal Saw Limited | 2.04 | |
| CG Power and Industrial Solutions Limited | 2.03 | |
| Finolex Industries Limited | 1.79 | |
| KEI Industries Limited | 1.37 | |
| Usha Martin Limited | 1.26 | |
| Tega Industries Limited | 1.14 | |
| Bharat Bijlee Limited | 0.92 | |
| Siemens Limited | 0.53 | |
| Chemicals | 1.92 | |
| Supreme Petrochem Limited | 1.92 | |
| Construction | 4.85 | |
| Larsen & Toubro Limited | 1.16 | |
| KNR Constructions Limited | 0.84 | |
| KEC International Limited | 0.76 | |
| NCC Limited | 0.73 | |
| Engineers India Limited | 0.72 | |
| NBCC (India) Limited | 0.65 | |
| Consumer Services | 10.19 | |
| • Zomato Limited | 4.82 | |
| • Trent Limited | 4.76 | |
| Avenue Supermarts Limited | 0.62 | |
| Fast Moving Consumer Goods | 5.05 | |
| • ITC Limited | 3.15 | |
| Bikaji Foods International Limited | 1.36 | |
| Jyothy Labs Limited | 0.54 | |
| Financial Services | 19.95 | |
| • HDFC Bank Limited | 3.31 | |
| • Cholamandalam Investment and Finance Company Ltd | 3.01 | |
| ICICI Bank Limited | 2.40 | |
| State Bank of India | 2.37 | |
| Axis Bank Limited | 2.34 | |
| Bajaj Finance Limited | 2.21 | |
| The Karnataka Bank Limited | 1.90 | |

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|-------------|----------------------|
| Jana Small Finance Bank Limited | 1.63 | |
| Life Insurance Corporation Of India | 0.78 | |
| Forest Materials | 3.81 | |
| • Century Textiles & Industries Limited | 3.21 | |
| West Coast Paper Mills Limited | 0.60 | |
| Healthcare | 1.51 | |
| Supriya Lifescience Limited | 0.91 | |
| GlaxoSmithKline Pharmaceuticals Limited | 0.60 | |
| Information Technology | 5.53 | |
| Tata Consultancy Services Limited | 2.20 | |
| KPIT Technologies Limited | 1.19 | |
| Zaggle Prepaid Ocean Services Limited | 1.06 | |
| Zensar Technologies Limited | 0.82 | |
| Tech Mahindra Limited | 0.26 | |
| Metals & Mining | 1.92 | |
| Jindal Stainless Limited | 1.92 | |
| Oil Gas & Consumable Fuels | 2.39 | |
| Oil & Natural Gas Corporation Limited | 2.39 | |
| Power | 5.97 | |
| NTPC Limited | 2.17 | |
| Tata Power Company Limited | 1.54 | |
| NLC India Limited | 1.29 | |
| Adani Energy Solutions Limited | 0.98 | |
| Realty | 4.54 | |
| Sobha Limited | 2.03 | |
| The Phoenix Mills Limited | 1.83 | |
| DLF Limited | 0.68 | |
| Services | 8.46 | |
| • InterGlobe Aviation Limited | 4.46 | |
| CMS Info System Limited | 1.74 | |
| Dredging Corporation of India Limited | 1.02 | |
| eClerx Services Limited | 0.73 | |
| Spicejet Limited | 0.50 | |
| Telecommunication | 2.96 | |
| • Bharti Airtel Limited | 2.50 | |
| Indus Towers Limited | 0.46 | |
| Textiles | 1.22 | |
| Arvind Limited | 0.90 | |
| Nitin Spinners Limited | 0.32 | |
| Short Term Debt & Net Current Assets | 0.92 | |
| • Top Ten Holdings | | |

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Equity | 99.08 |
| Equity Derivatives | -- |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS instruments | -- |
| Net Current Assets | 0.92 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 53.52 |
| Mid Cap | 10.68 |
| Small Cap | 34.87 |

Please Refer Page No. 31 For IDCW History

For scheme and SIP performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

(*ITI Long Term Equity Fund name has been changed to ITI ELSS Tax Saver Fund with effect from October 30, 2023.)

ITI Large Cap Fund

(An open ended equity scheme predominantly investing in large cap stocks)



September 2024

CATEGORY OF SCHEME: Large Cap Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate long term capital appreciation by predominantly investing in equity and equity related securities of large cap stocks. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date
(Date of Allotment): 24-Dec-20
Benchmark: Nifty 100 TRI
Minimum Application Amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter

Load Structure:
Entry Load: Nil
Exit Load: 1% if redeemed or switched out on or before completion of 3 months from the date of allotment of units · Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 2.35% **Direct Plan: 0.47%**

FUND MANAGER

Mr Rajesh Bhatia (Since 01-Jan-2024)
Total Experience: 31 years
Mr Rohan Korde (Since 29-April-2022)
Total Experience: 19 years
Mr. Vishal Jajoo (Since 01-Jan-2024)
Total Experience: 15 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 370.01
AAUM (in Rs. Cr): 360.91
% of top 5 holdings: 28.60%
% of top 10 holdings: 44.02%
No. of scrips: 58

RATIO

Standard Deviation^A: 12.62%
Beta^A: 0.95
Sharpe Ratio^A: 0.55
Average P/B: 8.65
Average P/E: 22.84
Portfolio Turnover Ratio: 1.04

^AComputed for the 3-yr period ended September 30, 2024. Based on monthly return.

* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|-----------------------|----------------------|
| Growth: | 18.5800 | 20.1189 |
| IDCW: | 18.5800 | 20.1189 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^A

- Capital appreciation over long term
- Investment in equity and equity related instruments of large cap companies

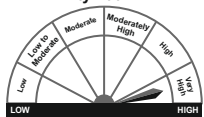
^AInvestors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty 100 TRI



Investors understand that their principal will be at Very High risk

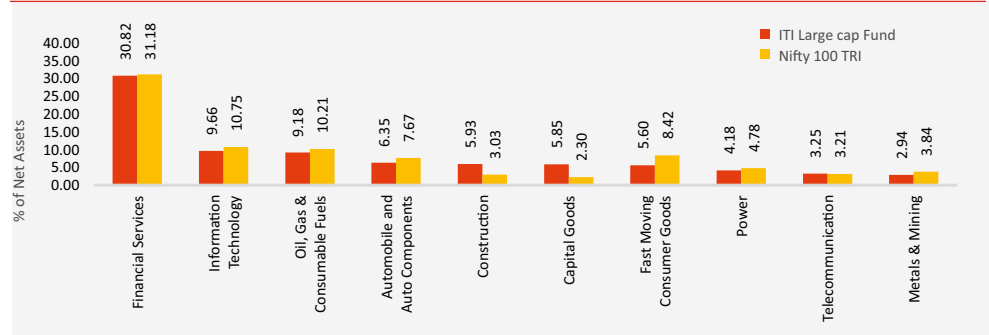
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|--|--------------|----------------------|
| Equity & Equity Related Total | 95.60 | |
| Automobile and Auto Components | 6.35 | |
| Mahindra & Mahindra Limited | 2.37 | |
| Tata Motors Limited | 1.73 | |
| Maruti Suzuki India Limited | 1.40 | |
| TVS Motor Company Limited | 0.84 | |
| Capital Goods | 5.85 | |
| Man Industries (India) Limited | 1.05 | |
| Hindustan Aeronautics Limited | 0.96 | |
| Sanghvi Movers Limited | 0.92 | |
| Bharat Electronics Limited | 0.89 | |
| Siemens Limited | 0.87 | |
| Bharat Heavy Electricals Limited | 0.62 | |
| GE T&D India Limited | 0.55 | |
| Chemicals | 0.79 | |
| Vinati Organics Limited | 0.79 | |
| Construction | 5.93 | |
| Larsen & Toubro Limited | 3.59 | |
| KNR Constructions Limited | 0.88 | |
| IRCON International Limited | 0.81 | |
| Engineers India Limited | 0.65 | |
| Construction Materials | 1.47 | |
| Ambuja Cements Limited | 0.77 | |
| Grasim Industries Limited | 0.70 | |
| Consumer Durables | 1.11 | |
| Titan Company Limited | 1.11 | |
| Fast Moving Consumer Goods | 5.60 | |
| ITC Limited | 2.49 | |
| Nestle India Limited | 1.32 | |
| Dabur India Limited | 1.15 | |
| Varun Beverages Limited | 0.64 | |
| Financial Services | 30.82 | |
| HDFC Bank Limited | 7.37 | |
| ICICI Bank Limited | 6.29 | |
| Axis Bank Limited | 3.62 | |
| State Bank of India | 2.97 | |
| Life Insurance Corporation Of India | 1.71 | |
| Bank of Baroda | 1.40 | |

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|-------------|----------------------|
| REC Limited | 1.23 | |
| IndusInd Bank Limited | 1.20 | |
| Karur Vysya Bank Limited | 0.98 | |
| Jio Financial Services Limited | 0.88 | |
| SBI Life Insurance Company Limited | 0.87 | |
| Manappuram Finance Limited | 0.87 | |
| Piramal Enterprises Limited | 0.73 | |
| Aavas Financiers Limited | 0.71 | |
| Healthcare | 2.92 | |
| Sun Pharmaceutical Industries Limited | 1.94 | |
| Cipla Limited | 0.99 | |
| Information Technology | 9.66 | |
| Infosys Limited | 6.03 | |
| Tata Consultancy Services Limited | 2.38 | |
| Zaggle Prepaid Ocean Services Limited | 0.75 | |
| Mastek Limited | 0.50 | |
| Metals & Mining | 2.94 | |
| Hindalco Industries Limited | 1.86 | |
| JSW Steel Limited | 1.08 | |
| Oil Gas & Consumable Fuels | 9.18 | |
| Reliance Industries Limited | 5.29 | |
| Coal India Limited | 1.37 | |
| Oil & Natural Gas Corporation Limited | 1.34 | |
| GAIL (India) Limited | 1.17 | |
| Power | 4.18 | |
| NTPC Limited | 3.12 | |
| Power Grid Corporation of India Limited | 1.06 | |
| Realty | 2.81 | |
| Max Estates Limited | 1.12 | |
| DLF Limited | 1.03 | |
| Brigade Enterprises Limited | 0.66 | |
| Services | 2.74 | |
| InterGlobe Aviation Limited | 1.36 | |
| Container Corporation of India Limited | 0.90 | |
| Spicejet Limited | 0.49 | |
| Telecommunication | 3.25 | |
| Bharti Airtel Limited | 3.25 | |
| Short Term Debt & Net Current Assets | 4.40 | |

Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Equity | 95.60 |
| Equity Derivatives | -- |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS instruments | 2.35 |
| Net Current Assets | 2.05 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 82.26 |
| Mid Cap | 0.90 |
| Small Cap | 12.44 |

For scheme and SIP performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Mid Cap Fund

(An open ended equity scheme predominantly investing in Mid Cap stocks)



September 2024

CATEGORY OF SCHEME: Mid Cap Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate long term capital appreciation by predominantly investing in equity and equity related securities of Mid Cap stocks. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date
(Date of Allotment): 05-Mar-2021

Benchmark:
Nifty Midcap 150 TRI

Minimum Application Amount:
Rs. 5,000/- and in multiples of Re. 1/- thereafter

Load Structure:
Entry Load: Nil
Exit Load: If units are redeemed /switched out within 12 months - 1% Nil hereafter

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 2.11% Direct Plan: 0.41%

FUND MANAGER

Mr. Rohan Korde (Since 29 April 2022)
Total Experience: 19 years
Mr. Dhimant Shah (Since 01-Oct-2022)
Total Experience: 26 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 1158.42
AAUM (in Rs. Cr): 1139.08
% of top 5 holdings: 12.41%
% of top 10 holdings: 21.44%
No. of scrips: 80

RATIO

Standard Deviation[^]: 14.42%
Beta[^]: 0.90
Sharpe Ratio[^]: 1.18
Average P/B: 9.83
Average P/E: 36.49
Portfolio Turnover Ratio: 1.30

[^]Computed for the 3-yr period ended September 30, 2024. Based on monthly return. * Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|-----------------------|----------------------|
| Growth: | 22.6952 | 24.4450 |
| IDCW: | 21.6856 | 23.4251 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of mid cap companies

[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty Midcap 150 TRI



Investors understand that their principal will be at Very High risk

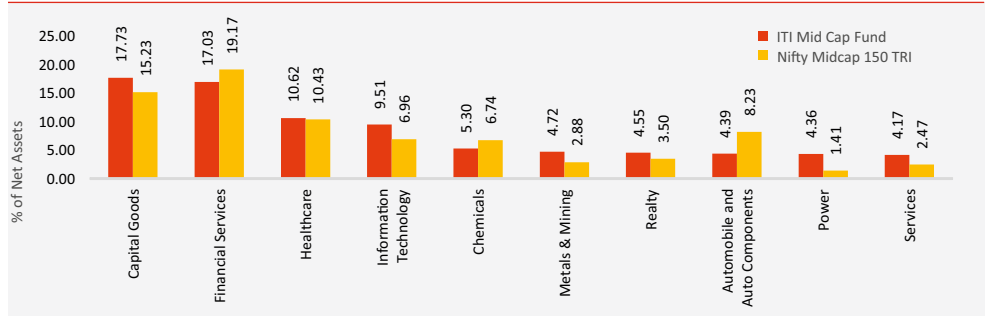
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|
| Equity & Equity Related Total | 95.80 | |
| Automobile and Auto Components | 4.39 | |
| Tube Investments of India Limited | 1.52 | |
| Schaeffler India Limited | 1.22 | |
| TVS Motor Company Limited | 0.89 | |
| ZF Commercial Vehicle Control Systems India Ltd | 0.77 | |
| Capital Goods | 17.73 | |
| • Suzlon Energy Limited | 2.42 | |
| Bharat Heavy Electricals Limited | 1.54 | |
| Cummins India Limited | 1.37 | |
| Bharat Dynamics Limited | 1.20 | |
| Inox Wind Limited | 1.14 | |
| Premier Energies Limited | 1.11 | |
| GE T&D India Limited | 1.10 | |
| Timken India Limited | 1.03 | |
| PTC Industries Limited | 1.02 | |
| Astral Limited | 1.01 | |
| AIA Engineering Limited | 0.98 | |
| Honeywell Automation India Limited | 0.94 | |
| Jyoti CNC Automation Ltd | 0.94 | |
| Kirloskar Oil Engines Limited | 0.75 | |
| Jupiter Wagons Limited | 0.71 | |
| Man Industries (India) Limited | 0.50 | |
| Chemicals | 5.30 | |
| • Solar Industries India Limited | 2.64 | |
| PI Industries Limited | 0.99 | |
| SRF Limited | 0.92 | |
| Navin Fluorine International Limited | 0.75 | |
| Construction | 2.53 | |
| H.G. Infra Engineering Limited | 0.95 | |
| NBCC (India) Limited | 0.84 | |
| Sterling And Wilson Renewable Energy Limited | 0.74 | |
| Construction Materials | 1.31 | |
| Dalmia Bharat Limited | 1.31 | |
| Consumer Durables | 0.95 | |
| Senco Gold Limited | 0.95 | |
| Consumer Services | 2.08 | |
| Zomato Limited | 1.27 | |
| Aditya Birla Fashion and Retail Limited | 0.81 | |
| Fast Moving Consumer Goods | 1.71 | |
| • Marico Limited | 1.71 | |
| Financial Services | 17.03 | |
| • The Federal Bank Limited | 1.74 | |
| Sundaram Finance Limited | 1.56 | |
| Indian Bank | 1.50 | |
| REC Limited | 1.41 | |
| PB Fintech Limited | 1.17 | |
| Muthoot Finance Limited | 1.15 | |
| Mahindra & Mahindra Financial Services Limited | 1.15 | |
| Max Financial Services Limited | 1.10 | |
| L&T Finance Limited | 1.04 | |
| Power Finance Corporation Limited | 0.98 | |

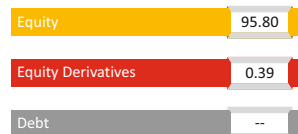
| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|
| Punjab National Bank | 0.94 | |
| IIFL Finance Limited | 0.91 | |
| RBL Bank Limited | 0.84 | |
| Shriram Finance Limited | 0.80 | |
| Central Depository Services (India) Limited | 0.73 | |
| Healthcare | 10.62 | |
| • Lupin Limited | 2.88 | |
| Aurobindo Pharma Limited | 1.61 | |
| Syngene International Limited | 1.58 | |
| Fortis Healthcare Limited | 1.43 | |
| Biocon Limited | 1.10 | |
| Max Healthcare Institute Limited | 1.06 | |
| GlaxoSmithKline Pharmaceuticals Limited | 0.95 | |
| Information Technology | 9.51 | |
| • Mphasis Limited | 2.11 | |
| • Persistent Systems Limited | 1.78 | |
| • Oracle Financial Services Software Limited | 1.76 | |
| KPIT Technologies Limited | 1.03 | |
| L&T Technology Services Limited | 1.03 | |
| Wipro Limited | 0.97 | |
| Intellect Design Arena Limited | 0.82 | |
| Metals & Mining | 4.72 | |
| Jindal Stainless Limited | 1.34 | |
| National Aluminium Company Limited | 1.30 | |
| Hindustan Copper Limited | 1.08 | |
| Jindal Steel & Power Limited | 1.00 | |
| Oil Gas & Consumable Fuels | 1.92 | |
| Hindustan Petroleum Corporation Limited | 1.01 | |
| Petronet LNG Limited | 0.91 | |
| Power | 4.36 | |
| • SJVN Limited | 2.02 | |
| NTPC Limited | 1.35 | |
| Torrent Power Limited | 0.99 | |
| Realty | 4.55 | |
| • The Phoenix Mills Limited | 2.37 | |
| Prestige Estates Projects Limited | 1.39 | |
| Brigade Enterprises Limited | 0.79 | |
| Services | 4.17 | |
| GMR Airports Infrastructure Limited | 1.38 | |
| Container Corporation of India Limited | 1.33 | |
| JSW Infrastructure Ltd | 0.95 | |
| Spicejet Limited | 0.51 | |
| Telecommunication | 1.93 | |
| Bharti Hexacom Limited | 1.32 | |
| Indus Towers Limited | 0.61 | |
| Textiles | 0.99 | |
| Page Industries Limited | 0.99 | |
| Mutual Fund Units | 0.39 | |
| ITI Banking & PSU Debt Fund - Direct Plan - Growth Option | 0.39 | |
| Short Term Debt & Net Current Assets | 3.81 | |

• Top Ten Holdings

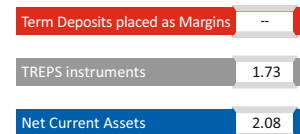
Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)



Portfolio Allocation of other asset class (%)



Market Capitalisation (% of allocation)



For scheme and SIP performance refer page 26-30 | Please Refer Page No. 33 For IDCW History
Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

September 2024

CATEGORY OF SCHEME: SMALL CAP FUND

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate capital appreciation by predominantly investing in equity and equity related securities of small cap companies. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date

(Date of Allotment): 17-Feb-20

Benchmark: Nifty Smallcap 250 TRI

Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter

Load Structure:

Entry Load: Nil
Exit Load: If units are redeemed /switched out within 12 months - 1%. Nil thereafter

Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 1.93% Direct Plan: 0.29%

FUND MANAGER

Mr. Dhimant Shah (Since 08 August 2022)

Total Experience: 26 years

Mr. Rohan Korde (Since 01 December 2022)

Total Experience: 19 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 2406.64

AAUM (in Rs. Cr): 2390.30

% of top 5 holdings: 10.28%

% of top 10 holdings: 18.70%

No. of scrips: 82

RATIO

Standard Deviation[^]: 15.15%

Beta[^]: 0.76

Sharpe Ratio[^]: 1.09

Average P/B: 10.50

Average P/E: 37.29

Portfolio Turnover Ratio: 1.43

[^]Computed for the 3-yr period ended September 30, 2024. Based on monthly return.

* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 29.4106 | 32.2651 |
| IDCW: | 28.3735 | 31.2181 |

THIS PRODUCT IS SUITABLE

FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of small cap companies

[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty Smallcap 250 TRI



Investors understand that their principal will be at Very High risk

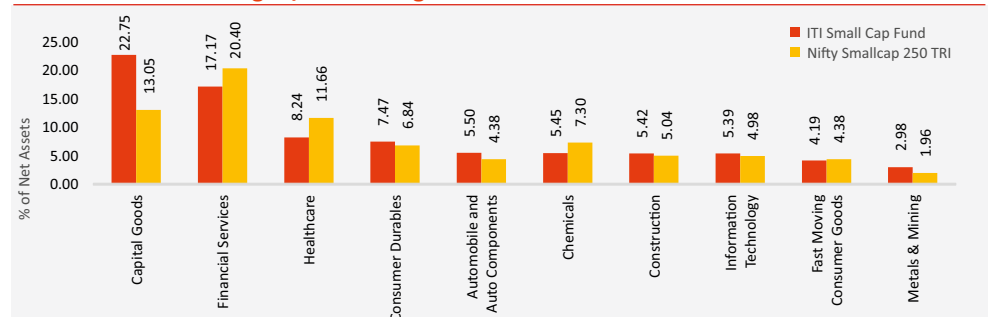
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|
| Equity & Equity Related Total | 97.01 | 1.33 |
| Automobile and Auto Components | 5.50 | |
| Exide Industries Limited | 1.54 | |
| Ramkrishna Forgings Limited | 1.07 | |
| Maruti Suzuki India Limited | 1.05 | |
| Sundram Fasteners Limited | 0.97 | |
| ZF Commercial Vehicle Control Systems India Ltd | 0.87 | |
| Capital Goods | 22.75 | |
| Kirloskar Oil Engines Limited | 1.95 | |
| Kirloskar Pneumatic Company Limited | 1.81 | |
| Hi-Tech Pipes Limited | 1.78 | |
| Inox Wind Limited | 1.59 | |
| Welspun Corp Limited | 1.41 | |
| Apar Industries Limited | 1.28 | |
| Exicom Tele-Systems Ltd | 1.27 | |
| Praj Industries Limited | 1.23 | |
| Kaynes Technology India Limited | 1.22 | |
| KSB Limited | 1.16 | |
| Premier Energies Limited | 1.12 | |
| Jyoti CNC Automation Ltd | 1.10 | |
| Bharat Dynamics Limited | 1.08 | |
| Ingersoll Rand (India) Limited | 1.05 | |
| Mazagon Dock Shipbuilders Limited | 1.03 | |
| PTC Industries Limited | 0.94 | |
| JNK India Limited | 0.90 | |
| Titagarh Rail Systems Limited | 0.83 | |
| Chemicals | 5.45 | |
| Solar Industries India Limited | 1.42 | |
| Sumitomo Chemical India Limited | 1.21 | |
| Paradeep Phosphates Limited | 1.00 | |
| Neogen Chemicals Limited | 0.92 | |
| PI Industries Limited | 0.90 | |
| Construction | 5.42 | |
| NCC Limited | 2.33 | |
| PNC Infratech Limited | 1.29 | |
| Techno Electric & Engineering Company Limited | 1.04 | |
| H.G. Infra Engineering Limited | 0.75 | |
| Construction Materials | 1.94 | |
| JK Cement Limited | 1.02 | |
| Birla Corporation Limited | 0.93 | |
| Consumer Durables | 7.47 | |
| PG Electroplast Limited | 2.40 | |
| Blue Star Limited | 1.45 | |
| Senco Gold Limited | 1.34 | |
| Dixon Technologies (India) Limited | 1.22 | |
| Safari Industries (India) Limited | 1.05 | |
| Consumer Services | 2.57 | |
| Zomato Limited | 1.60 | |
| Aditya Birla Fashion and Retail Limited | 0.98 | |
| Fast Moving Consumer Goods | 4.19 | |
| ITC Limited | 1.44 | |
| Radico Khaitan Limited | 1.44 | |
| Jyothy Labs Limited | 1.30 | |
| Financial Services | 16.34 | 0.83 |

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|-------------|----------------------|
| Central Depository Services (India) Limited | 1.61 | |
| Multi Commodity Exchange of India Limited | 1.56 | |
| Karur Vysya Bank Limited | 1.41 | |
| Home First Finance Company India Limited | 1.40 | |
| BSE Limited | 1.35 | |
| Computer Age Management Services Limited | 1.23 | |
| PNB Housing Finance Limited | 1.05 | |
| IDFC Limited | 0.97 | |
| Indian Bank | 0.91 | |
| Piramal Enterprises Limited | 0.91 | |
| IndusInd Bank Limited | 0.90 | |
| CreditAccess Grameen Limited | 0.89 | |
| Punjab National Bank | 0.77 | |
| Bank of Maharashtra | 0.71 | |
| REC Limited | 0.66 | 0.83 |
| Forest Materials | 1.73 | |
| Century Textiles & Industries Limited | 1.73 | |
| Healthcare | 8.24 | |
| Sun Pharmaceutical Industries Limited | 1.74 | |
| Ami Organics Limited | 1.35 | |
| JB Chemicals & Pharmaceuticals Limited | 1.25 | |
| Suven Pharmaceuticals Limited | 1.23 | |
| Aster DM Healthcare Limited | 1.12 | |
| Alkem Laboratories Limited | 0.78 | |
| Global Health Limited | 0.76 | |
| Information Technology | 5.39 | |
| KPIIT Technologies Limited | 1.38 | |
| Cyient Limited | 1.10 | |
| Birlasoft Limited | 1.08 | |
| Zaggle Prepaid Ocean Services Limited | 0.94 | |
| Affle (India) Limited | 0.89 | |
| Metals & Mining | 2.98 | |
| Jindal Stainless Limited | 1.74 | |
| National Aluminium Company Limited | 1.23 | |
| Oil Gas & Consumable Fuels | 2.10 | |
| Hindustan Petroleum Corporation Limited | 1.12 | |
| Gulf Oil Lubricants India Limited | 0.98 | |
| Power | 1.01 | |
| KPI Green Energy Limited | 1.01 | |
| Realty | 1.76 | |
| Sobha Limited | 1.01 | |
| Raymond Limited | 0.75 | |
| Services | 0.95 | |
| InterGlobe Aviation Limited | 0.95 | |
| Telecommunication | 0.50 | |
| Indus Towers Limited | | 0.50 |
| Textiles | 1.22 | |
| Arvind Limited | 1.22 | |
| Mutual Fund Units | 0.35 | |
| ITI Dynamic Bond Fund -Direct Plan -Growth Option | | 0.20 |
| ITI Banking & PSU Debt Fund -Direct Plan -Growth Option | | 0.15 |
| Short Term Debt & Net Current Assets | 1.31 | |

Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Equity | 97.01 |
| Equity Derivatives | 1.33 |
| Debt | 0.35 |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS Instruments | 0.74 |
| Net Current Assets | 0.57 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 9.95 |
| Mid Cap | 23.42 |
| Small Cap | 64.96 |

For scheme and SIP performance refer page 26-30 | Please Refer Page No. 33 For IDCW History

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Value Fund

(An open-ended equity scheme following a value investment strategy)

September 2024

CATEGORY OF SCHEME: Value Fund

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital appreciation by investing substantially in a portfolio of equity and equity related instruments by following value investing strategy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date

(Date of Allotment): 14-June-2021

Benchmark:

Nifty 500 TRI

Minimum Application Amount:

Rs. 5,000/- and in multiples of Re. 1/- thereafter

Load Structure:

Entry Load: Nil
Exit Load: 1% if redeemed or switched out on or before completion of 3 months from the date of allotment of units. Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.35% Direct Plan: 0.48%

FUND MANAGER

Mr. Rohan Korde (Since 14-Jun-21)

Total Experience: 19 years

Mr. Dhimant Shah (Since 01 December 2022)

Total Experience: 26 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 303.38

AAUM (in Rs. Cr): 297.49

% of top 5 holdings: 19.23%

% of top 10 holdings: 30.44%

No. of scrips: 70

RATIO

Standard Deviation[^]: 13.23%

Beta[^]: 0.96

Sharpe Ratio^{^*}: 0.95

Average P/B: 6.60

Average P/E: 25.15

Portfolio Turnover Ratio: 1.34

[^]Computed for the 3-yr period ended September 30, 2024. Based on monthly return. * Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 17.8803 | 19.1468 |
| IDCW: | 17.8803 | 19.1468 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investments in portfolio predominantly consisting of equity and equity related instruments by following a value investment strategy.

[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty 500 Total Return Index



Investors understand that their principal will be at Very High risk

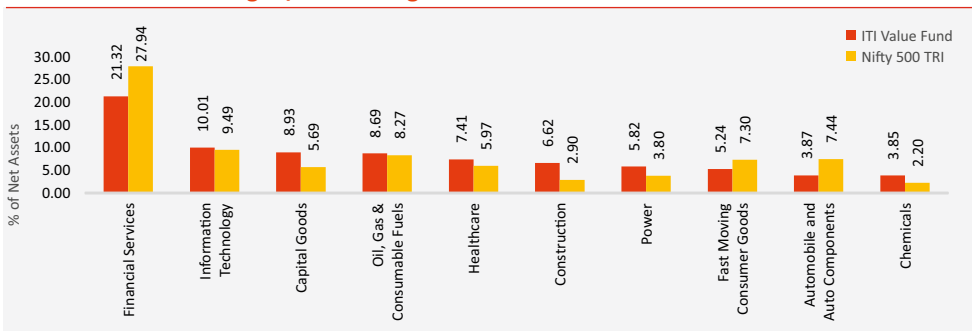
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|--|--------------|----------------------|
| Equity & Equity Related Total | 96.24 | |
| Automobile and Auto Components | 3.87 | |
| Craftsman Automation Limited | 1.23 | |
| Bosch Limited | 1.10 | |
| Mahindra & Mahindra Limited | 1.06 | |
| Hero MotoCorp Limited | 0.48 | |
| Capital Goods | 8.93 | |
| Bharat Heavy Electricals Limited | 1.34 | |
| Man Industries (India) Limited | 1.28 | |
| Premier Energies Limited | 1.22 | |
| Bharat Bijlee Limited | 1.16 | |
| PTC Industries Limited | 1.06 | |
| Finolex Industries Limited | 0.97 | |
| Finolex Cables Limited | 0.97 | |
| Maharashtra Seamless Limited | 0.93 | |
| Chemicals | 3.85 | |
| Solar Industries India Limited | 1.09 | |
| Navin Fluorine International Limited | 1.00 | |
| Archean Chemical Industries Limited | 0.95 | |
| Vinati Organics Limited | 0.80 | |
| Construction | 6.62 | |
| Larsen & Toubro Limited | 2.69 | |
| NCC Limited | 1.06 | |
| KNR Constructions Limited | 1.02 | |
| H.G. Infra Engineering Limited | 1.00 | |
| Sterling And Wilson Renewable Energy Limited | 0.85 | |
| Construction Materials | 0.74 | |
| Ambuja Cements Limited | 0.74 | |
| Consumer Durables | 1.07 | |
| Titan Company Limited | 1.07 | |
| Consumer Services | 2.20 | |
| Thomas Cook (India) Limited | 1.15 | |
| Wonderla Holidays Limited | 1.06 | |
| Fast Moving Consumer Goods | 5.24 | |
| ITC Limited | 2.57 | |
| Dabur India Limited | 1.50 | |
| Jyothy Labs Limited | 1.17 | |
| Financial Services | 21.32 | |
| HDFC Bank Limited | 4.14 | |
| State Bank of India | 2.17 | |
| Axis Bank Limited | 2.07 | |
| REC Limited | 1.75 | |
| IndusInd Bank Limited | 1.72 | |
| DCB Bank Limited | 1.36 | |
| Bank of Baroda | 1.07 | |
| ICICI Bank Limited | 1.07 | |

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|
| Jio Financial Services Limited | 1.03 | |
| Power Finance Corporation Limited | 0.96 | |
| Aavas Financiers Limited | 0.95 | |
| India Shelter Finance Corporation Limited | 0.93 | |
| Manappuram Finance Limited | 0.88 | |
| Karur Vysya Bank Limited | 0.76 | |
| IIFL Finance Limited | 0.45 | |
| Forest Materials | 0.93 | |
| West Coast Paper Mills Limited | 0.93 | |
| Healthcare | 7.41 | |
| Suven Pharmaceuticals Limited | 1.70 | |
| Laurus Labs Limited | 1.55 | |
| Wockhardt Limited | 1.08 | |
| Orchid Pharma Limited | 1.07 | |
| Supriya Lifescience Limited | 1.02 | |
| Cipla Limited | 0.98 | |
| Information Technology | 10.01 | |
| Infosys Limited | 4.23 | |
| Intellect Design Arena Limited | 1.60 | |
| Affle (India) Limited | 1.55 | |
| Mphasis Limited | 1.17 | |
| Wipro Limited | 0.96 | |
| Mastek Limited | 0.49 | |
| Metals & Mining | 2.94 | |
| JSW Steel Limited | 1.58 | |
| Jindal Stainless Limited | 1.37 | |
| Oil Gas & Consumable Fuels | 8.69 | |
| Reliance Industries Limited | 5.07 | |
| Oil & Natural Gas Corporation Limited | 1.31 | |
| Gulf Oil Lubricants India Limited | 1.25 | |
| GAIL (India) Limited | 1.06 | |
| Power | 5.82 | |
| NTPC Limited | 3.10 | |
| SJVN Limited | 1.56 | |
| KPI Green Energy Limited | 1.16 | |
| Realty | 1.02 | |
| Max Estates Limited | 1.02 | |
| Services | 1.41 | |
| Container Corporation of India Limited | 0.89 | |
| Spicejet Limited | 0.51 | |
| Telecommunication | 2.64 | |
| Bharti Airtel Limited | 2.64 | |
| Utilities | 1.52 | |
| VA Tech Wabag Limited | 1.52 | |
| Short Term Debt & Net Current Assets | 3.76 | |

Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Equity | 96.24 |
| Equity Derivatives | -- |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS Instruments | 2.92 |
| Net Current Assets | 0.84 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 49.48 |
| Mid Cap | 7.30 |
| Small Cap | 39.46 |

For scheme and SIP performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Pharma and Healthcare Fund

(An open ended Equity scheme investing in Pharma and Healthcare)



September 2024

CATEGORY OF SCHEME: Sectoral/ Thematic

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital appreciation through investing in equity and equity related securities of companies engaged in Pharma and Healthcare. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date

(Date of Allotment): 08-Nov-2021

Benchmark: Nifty Healthcare TRI

Minimum Application Amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter

Load Structure:

Entry Load: Nil
Exit Load: · 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units; · Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.35% Direct Plan: 0.47%

FUND MANAGER

Mr. Rohan Korde (Since 08-Nov-21)

Total Experience: 19 years

Mr. Dhimant Shah (Since 01 December 2022)

Total Experience : 26 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 201.94

AAUM (in Rs. Cr): 199.82

% of top 5 holdings: 39.21%

% of top 10 holdings: 56.25%

No. of scrips: 37

RATIO

Standard Deviation[^]: NA

Beta[^]: NA

Sharpe Ratio[^]*: NA

Average P/B: 7.85

Average P/E: 48.35

Portfolio Turnover Ratio: 0.51

[^]Scheme has not completed 3 years hence NA

* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 16.9430 | 17.9945 |
| IDCW: | 16.9430 | 17.9945 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investments in equity and equity related securities of companies engaged in Pharma and Healthcare.

[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty Healthcare TRI



Investors understand that their principal will be at Very High risk

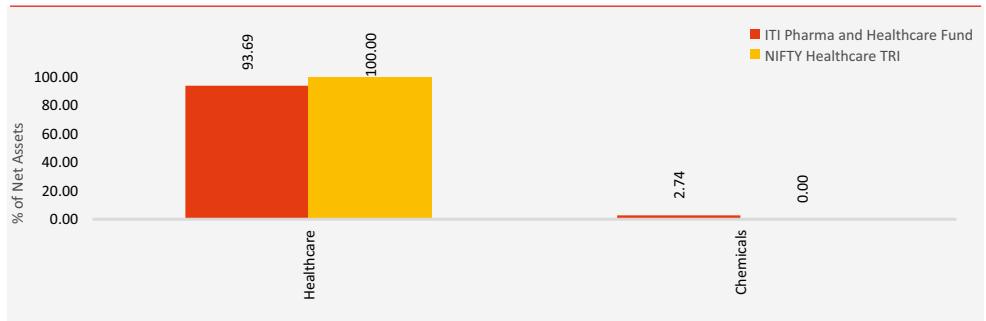
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|--|--------------|----------------------|
| Equity & Equity Related Total | 96.43 | |
| Chemicals | 2.74 | |
| Archean Chemical Industries Limited | 1.71 | |
| Sumitomo Chemical India Limited | 1.03 | |
| Healthcare | 93.69 | |
| • Sun Pharmaceutical Industries Limited | 16.25 | |
| • Lupin Limited | 6.79 | |
| • Suven Pharmaceuticals Limited | 5.58 | |
| • Apollo Hospitals Enterprise Limited | 5.57 | |
| • Cipla Limited | 5.02 | |
| • Aurobindo Pharma Limited | 4.10 | |
| • Dr. Reddy's Laboratories Limited | 3.70 | |
| • Zydus Lifesciences Limited | 3.42 | |
| • Divi's Laboratories Limited | 3.00 | |
| • Laurus Labs Limited | 2.83 | |
| Syngene International Limited | 2.68 | |
| Alembic Pharmaceuticals Limited | 2.23 | |
| Max Healthcare Institute Limited | 2.15 | |
| Piramal Pharma Limited | 2.09 | |
| IPCA Laboratories Limited | 2.06 | |
| Alkem Laboratories Limited | 1.96 | |
| Orchid Pharma Limited | 1.91 | |
| FDC Limited | 1.72 | |

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|-------------|----------------------|
| Healthcare Global Enterprises Limited | 1.65 | |
| Mankind Pharma Limited | 1.51 | |
| Ajanta Pharma Limited | 1.45 | |
| Vijaya Diagnostic Centre Limited | 1.43 | |
| Caplin Point Laboratories Limited | 1.39 | |
| Fortis Healthcare Limited | 1.37 | |
| Shilpa Medicare Limited | 1.31 | |
| Biocon Limited | 1.26 | |
| GlaxoSmithKline Pharmaceuticals Limited | 1.25 | |
| Emcure Pharmaceuticals Limited | 1.17 | |
| Rainbow Childrens Medicare Limited | 1.11 | |
| Wockhardt Limited | 1.10 | |
| Abbott India Limited | 1.06 | |
| Strides Pharma Science Limited | 1.03 | |
| Supriya Lifescience Limited | 0.96 | |
| JB Chemicals & Pharmaceuticals Limited | 0.92 | |
| Sanofi India Limited | 0.68 | |
| Short Term Debt & Net Current Assets | 3.57 | |

• Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Equity | 96.43 |
| Equity Derivatives | -- |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS Instruments | 1.79 |
| Net Current Assets | 1.78 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 38.46 |
| Mid Cap | 26.11 |
| Small Cap | 31.86 |

For scheme and SIP performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Banking and Financial Services Fund

(An open ended equity scheme investing in Banking and Financial Services)



September 2024

CATEGORY OF SCHEME: Sectoral/ Thematic Fund

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in banking and financial services. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date
(Date of Allotment): 06-Dec-21

Benchmark: Nifty Financial Services TRI

Minimum Application Amount: Rs.5,000/-and in multiples of Rs.1/- thereafter

LoadStructure:
Entry Load: Nil
Exit Load: 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units
Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.34% Direct Plan: 0.44%

FUND MANAGER

Mr. Nilay Dalal (Since 05 May 2023)
Total Experience : 12 years

Mr. Rohan Korde (Since 29-Apr-22)
Total Experience: 19 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 271.40
AAUM (in Rs. Cr): 269.14
% of top 5 holdings: 55.16%
% of top 10 holdings: 68.29%
No. of scrips: 33

RATIO

Standard Deviation^: NA
Beta^: NA
Sharpe Ratio^*: NA
Average P/B: 3.70
Average P/E: 18.06
Portfolio Beta: NA
Portfolio Turnover Ratio: 1.75

^Scheme has not completed 3 years hence NA
*Risk free rate: 6.76 (Source: FIMMDA MIBOR)
(P/E ratio taken on net equity level)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 14.1974 | 15.0462 |
| IDCW: | 14.1974 | 15.0462 |

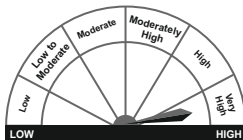
THIS PRODUCT IS SUITABLE

FOR INVESTORS WHO ARE SEEKING^

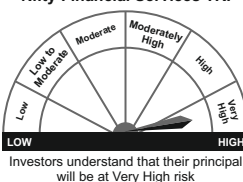
- Capital appreciation over long term
- Investments in equity and equity related securities of companies engaged in banking and financial services

^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Nifty Financial Services TRI



PORTFOLIO



| Name of the Instrument | % to NAV | % to NAV Derivatives |
|--|--------------|----------------------|
| Equity & Equity Related Total | 98.13 | |
| Financial Services | 97.08 | |
| • HDFC Bank Limited | 21.48 | |
| • ICICI Bank Limited | 13.94 | |
| • Axis Bank Limited | 8.23 | |
| • State Bank of India | 6.60 | |
| • Kotak Mahindra Bank Limited | 4.91 | |
| • Bajaj Finance Limited | 4.87 | |
| • Shriram Finance Limited | 2.12 | |
| • Mahindra & Mahindra Financial Services Limited | 2.07 | |
| • ICICI Securities Limited | 2.06 | |
| • L&T Finance Limited | 2.02 | |
| Aditya Birla Capital Limited | 2.01 | |
| Max Financial Services Limited | 2.00 | |
| RBL Bank Limited | 1.83 | |
| Power Finance Corporation Limited | 1.80 | |
| Cholamandalam Investment and Finance Company Ltd | 1.59 | |
| Karur Vysya Bank Limited | 1.52 | |
| Muthoot Finance Limited | 1.47 | |
| SBI Life Insurance Company Limited | 1.47 | |
| REC Limited | 1.39 | |
| LIC Housing Finance Limited | 1.34 | |
| Bajaj Finserv Limited | 1.31 | |
| The Federal Bank Limited | 1.30 | |
| India Shelter Finance Corporation Limited | 1.24 | |
| ICICI Prudential Life Insurance Company Limited | 1.17 | |
| Multi Commodity Exchange of India Limited | 1.16 | |
| HDFC Life Insurance Company Limited | 1.13 | |
| AU Small Finance Bank Limited | 1.03 | |
| Jio Financial Services Limited | 0.97 | |
| Manappuram Finance Limited | 0.92 | |
| PB Fintech Limited | 0.85 | |
| PNB Housing Finance Limited | 0.81 | |
| Punjab National Bank | 0.48 | |
| Information Technology | 1.04 | |
| Protean eGov Technologies Limited | 1.04 | |
| Short Term Debt & Net Current Assets | 1.87 | |

- Top Ten Holdings

Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Gross Equity | 98.13 |
| Equity Derivatives | -- |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS instruments | -- |
| Net Current Assets | 1.87 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 72.28 |
| Mid Cap | 15.27 |
| Small Cap | 10.58 |

For scheme performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Focused Equity Fund

An open ended equity scheme investing in maximum 30 stocks across market capitalization



September 2024

CATEGORY OF SCHEME: Focused Fund

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital appreciation by investing in a concentrated portfolio of equity & equity related instruments of upto 30 companies across market capitalization. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date
(Date of Allotment): 19-June-23

Benchmark: Nifty 500 TRI

Minimum Application Amount: Rs.5,000/-and in multiples of Rs.1/- thereafter

LoadStructure:

Entry Load: Not Applicable

Exit Load: 1% if redeemed or switched out on or before completion of 12 months from the date of allotment of units;

Nil, if redeemed or switched out after completion of 12 months from the date of allotment of units.

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.33% Direct Plan: 0.44%

FUND MANAGER

Mr. Dhimant Shah (Since 19-June-2023)
Total Experience : 26 years

Mr. Rohan Korde (Since 19-June-2023)
Total Experience: 19 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 509.86

AAUM (in Rs. Cr): 503.26

% of top 5 holdings: 23.59%

% of top 10 holdings: 41.84%

No. of scrips: 30

RATIO

Standard Deviation[^]: NA

Beta[^]: NA

Sharpe Ratio[^]: NA

Average P/B: 10.99

Average P/E: 35.52

Portfolio Beta: NA

Portfolio Turnover Ratio: 1.01

[^]Scheme has not completed 3 years hence NA

* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 15.3930 | 15.7792 |
| IDCW: | 15.3930 | 15.7792 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investments in a concentrated portfolio of equity & equity related instruments of up to 30 companies

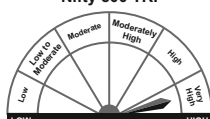
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

Nifty 500 TRI



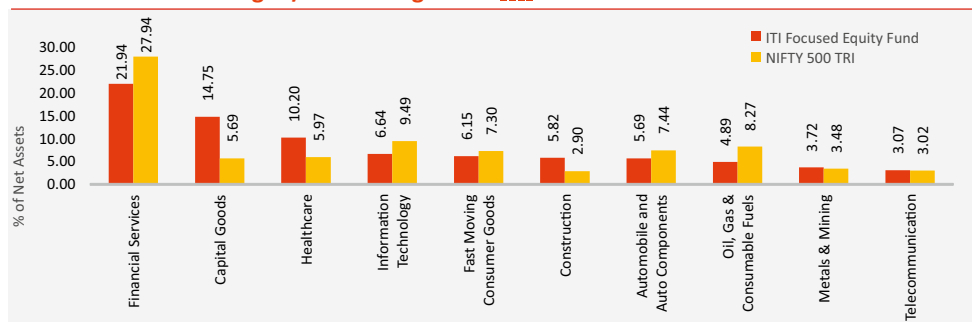
Investors understand that their principal will be at Very High risk

PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives | Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|---|--------------|----------------------|
| Equity & Equity Related Total | 93.47 | 2.65 | Power Finance Corporation Limited | 3.06 | |
| Automobile and Auto Components | 5.69 | | SBI Life Insurance Company Limited | 3.05 | |
| Craftsman Automation Limited | 3.03 | | State Bank of India | 1.53 | |
| ZF Commercial Vehicle Control Systems India Limited | 2.66 | | Healthcare | 10.20 | |
| Capital Goods | 14.75 | | • Sun Pharmaceutical Industries Limited | 4.39 | |
| Siemens Limited | 3.37 | | • Fortis Healthcare Limited | 3.61 | |
| Graphite India Limited | 3.29 | | Wockhardt Limited | 2.20 | |
| Kaynes Technology India Limited | 3.17 | | Information Technology | 6.64 | |
| Praj Industries Limited | 2.50 | | • Oracle Financial Services Software Limited | 3.53 | |
| AIA Engineering Limited | 2.41 | | Tata Consultancy Services Limited | 3.11 | |
| Chemicals | 2.72 | | Metals & Mining | 1.07 | 2.65 |
| Solar Industries India Limited | 2.72 | | • National Aluminium Company Limited | 1.07 | 2.65 |
| Construction | 5.82 | | Oil Gas & Consumable Fuels | 4.89 | |
| • Larsen & Toubro Limited | 3.46 | | • Reliance Industries Limited | 4.89 | |
| Sterling And Wilson Renewable Energy Limited | 2.36 | | Power | 2.36 | |
| Construction Materials | 2.71 | | CESC Limited | 2.36 | |
| UltraTech Cement Limited | 2.71 | | Realty | 2.48 | |
| Fast Moving Consumer Goods | 6.15 | | Prestige Estates Projects Limited | 2.48 | |
| • ITC Limited | 3.94 | | Services | 2.98 | |
| Tata Consumer Products Limited | 2.21 | | InterGlobe Aviation Limited | 2.98 | |
| Financial Services | 21.94 | | Telecommunication | 3.07 | |
| • HDFC Bank Limited | 5.45 | | Bharti Airtel Limited | 3.07 | |
| • ICICI Bank Limited | 4.49 | | Mutual Fund Units | 0.85 | |
| • Multi Commodity Exchange of India Limited | 4.36 | | ITI Banking & PSU Debt Fund -Direct Plan -Growth Option | 0.85 | |
| | | | Short Term Debt & Net Current Assets | 3.04 | |

Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Gross Equity | 93.47 |
| Equity Derivatives | 2.65 |
| Debt | 0.85 |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|------|
| Term Deposits placed as Margins | -- |
| TREPS instruments | 1.60 |
| Net Current Assets | 1.44 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 51.72 |
| Mid Cap | 21.12 |
| Small Cap | 23.27 |

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified. For scheme performance refer page 26-30

ITI Large & Mid Cap Fund

(An open ended equity scheme investing in both large cap and mid cap stocks)



September 2024

CATEGORY OF SCHEME: Large & Mid Cap Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate long term capital appreciation by investing in equity and equity related securities of large cap & mid cap stocks. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date
(Date of Allotment): Sept 11, 2024

Benchmark: NIFTY Large Midcap 250 Total Return Index

Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter

Load Structure:

Entry Load: Nil

Exit Load:

- 0.50% if redeemed or switched out on or before completion of 3 months from the date of allotment of units
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units. No Entry / Exit Load shall be levied on units allotted on Reinvestment of Income Distribution cum Capital Withdrawal Option. In respect of Systematic Transactions such as SIP, STP, SWP, Exit Load, if any, prevailing on the date of registration / enrolment for SIP/STP/SWP shall be levied for all the opted instalments. Redemption of units would be done on First in First out Basis (FIFO). *The entire Exit Load, net of Goods & service tax, shall be credited to the Scheme

Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.00% Direct Plan: 1.50%

FUND MANAGER

Mr. Vishal Jajoo (Since 11-September-2024)

Total Experience : 15 years

Mr. Rohan Korde (Since 11-September-2024)

Total Experience: 19 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 781.09

AAUM (in Rs. Cr): 504.06

% of top 5 holdings: 27.64%

% of top 10 holdings: 40.89%

No. of scrips: 54

RATIO

Standard Deviation^: NA

Beta^: NA

Sharpe Ratio^^: NA

Average P/B: 9.42

Average P/E: 30.28

Portfolio Beta: NA

Portfolio Turnover Ratio: -

^Scheme has not completed 3 years hence NA

* Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 10.1587 | 10.1691 |
| IDCW: | 10.1587 | 10.1691 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^

- Capital appreciation over long term
- Investments in equity and equity related instruments of large cap and mid cap companies

^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Very High risk

[As per AMFI, Tier I Benchmark is NIFTY LARGE - MIDCAP 250 Index (TRI)]



Investors understand that their principal will be at Very High risk

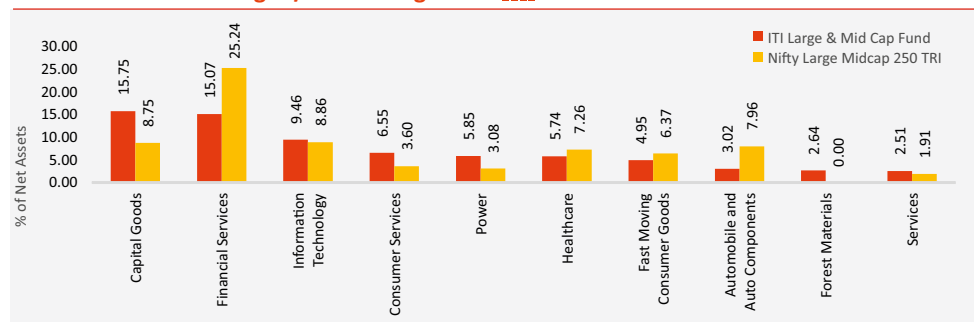
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|--------------|----------------------|
| Equity & Equity Related Total | 82.33 | 14.39 |
| Automobile and Auto Components | 3.02 | |
| TVS Motor Company Limited | 1.20 | |
| Mahindra & Mahindra Limited | 1.04 | |
| Sansera Engineering Limited | 0.77 | |
| Capital Goods | 15.75 | |
| Welspun Corp Limited | 3.12 | |
| CG Power and Industrial Solutions Limited | 2.54 | |
| KEI Industries Limited | 2.27 | |
| Shyam Metalics and Energy Limited | 1.45 | |
| Usha Martin Limited | 1.26 | |
| Jindal Saw Limited | 1.25 | |
| Hindustan Aeronautics Limited | 1.19 | |
| Bharat Electronics Limited | 1.00 | |
| Bharat Heavy Electricals Limited | 0.93 | |
| Cummins India Limited | 0.74 | |
| Chemicals | 2.40 | |
| Supreme Petrochem Limited | 2.40 | |
| Construction | 1.20 | |
| Engineers India Limited | 1.20 | |
| Consumer Durables | 1.16 | |
| Senco Gold Limited | 1.16 | |
| Consumer Services | 6.55 | |
| Zomato Limited | 4.02 | |
| Avenue Supermarts Limited | 1.68 | |
| The Indian Hotels Company Limited | 0.85 | |
| Fast Moving Consumer Goods | 4.95 | |
| ITC Limited | 1.61 | |
| Bikaji Foods International Limited | 1.27 | |
| Hindustan Unilever Limited | 1.23 | |
| Jyothy Labs Limited | 0.83 | |
| Financial Services | 15.07 | |
| The Karnataka Bank Limited | 3.18 | |
| ICICI Bank Limited | 2.93 | |
| State Bank of India | 2.27 | |
| HDFC Bank Limited | 2.22 | |
| Bajaj Finance Limited | 1.99 | |

| Name of the Instrument | % to NAV | % to NAV Derivatives |
|---|-------------|----------------------|
| PB Fintech Limited | 1.31 | |
| Indian Bank | 1.17 | |
| Forest Materials | 2.64 | |
| Century Textiles & Industries Limited | 2.64 | |
| Healthcare | 5.74 | |
| Supriya Lifescience Limited | 1.42 | |
| Sun Pharmaceutical Industries Limited | 1.33 | |
| Divi's Laboratories Limited | 1.27 | |
| Max Healthcare Institute Limited | 1.01 | |
| Strides Pharma Science Limited | 0.72 | |
| Information Technology | 9.46 | |
| Tata Consultancy Services Limited | 2.68 | |
| Infosys Limited | 2.56 | |
| Coforge Limited | 1.14 | |
| Persistent Systems Limited | 0.91 | |
| LTIMindtree Limited | 0.87 | |
| Zensar Technologies Limited | 0.75 | |
| Zaggle Prepaid Ocean Services Limited | 0.56 | |
| Metals & Mining | 1.39 | |
| NMDC Limited | 0.88 | |
| Jindal Stainless Limited | 0.51 | |
| Oil Gas & Consumable Fuels | 2.05 | |
| Oil & Natural Gas Corporation Limited | 2.05 | |
| Others | | 14.39 |
| Nifty Midcap | | 14.39 |
| Power | 5.85 | |
| NLC India Limited | 2.84 | |
| NTPC Limited | 1.74 | |
| Tata Power Company Limited | 1.27 | |
| Realty | 1.01 | |
| The Phoenix Mills Limited | 1.01 | |
| Services | 2.51 | |
| InterGlobe Aviation Limited | 1.58 | |
| eClerx Services Limited | 0.92 | |
| Telecommunication | 1.60 | |
| Bharti Hexacom Limited | 1.60 | |
| Short Term Debt & Net Current Assets | 3.28 | |

Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

| | |
|--------------------|-------|
| Gross Equity | 82.33 |
| Equity Derivatives | 14.39 |
| Debt | -- |

Portfolio Allocation of other asset class (%)

| | |
|---------------------------------|-------|
| Term Deposits placed as Margins | -- |
| TREPS instruments | 12.75 |
| Net Current Assets | -9.47 |

Market Capitalisation (% of allocation)

| | |
|-----------|-------|
| Large Cap | 38.66 |
| Mid Cap | 18.77 |
| Small Cap | 24.90 |

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified. For scheme performance refer page 26-30

ITI Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)



September 2024

CATEGORY OF SCHEME: Arbitrage Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income by predominantly investing in arbitrage opportunities in the cash and the derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments. However, there is no assurance that the investment objective of the scheme will be realized.

SCHEME DETAILS

Inception Date (Date of Allotment): 09-Sep-19
Benchmark: Nifty 50 Arbitrage
Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter
Load Structure:
 Entry Load: Nil
 Exit Load: If the Units are redeemed / switched out on or before 30 days from the date of allotment - 0.25%. If the Units are redeemed /switched out after 30 days from the date of allotment - NIL

Total Expense Ratio (TER):
 Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 0.93% **Direct Plan: 0.21%**

FUND MANAGER

Mr. Vikrant Mehta (Since 18-Jan-21)
 Total Experience: 28 years
Mr. Vikas Nathani (Since 01-Jan-24)
 Total Experience: 18 years

PORTFOLIO DETAILS

AUM (in Rs. Cr.): 27.59
AAUM (in Rs. Cr.): 27.94

QUANTITATIVE DATA

Average Maturity: -
Macaulay Duration: -
Modified Duration: -
Yield to Maturity: -

RATIO

Standard Deviation: 0.78%
Beta: 0.19
Sharpe Ratio*: -2.33
 * Risk free rate: 6.76 (Source: FIMMDA MIBOR)

NAV as on September 30, 2024

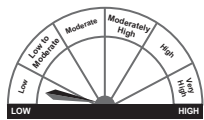
| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 12.3219 | 12.7990 |
| IDCW: | 12.3219 | 12.7990 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- To generate income by predominantly investing in arbitrage opportunities
- Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Low risk

Nifty 50 Arbitrage Index

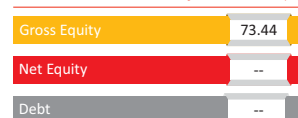


Investors understand that their principal will be at Low risk

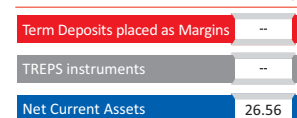
PORTFOLIO

| Name of the Instrument | % to NAV | % to NAV Derivatives | Name of the Instrument | % to NAV | % to NAV Derivatives |
|--|--------------|----------------------|---|--------------|----------------------|
| Equity & Equity Related Total | 73.44 | -73.88 | Max Financial Services Limited | 0.82 | -0.82 |
| Automobile and Auto Components | 2.16 | -2.18 | REC Limited | 0.63 | -0.64 |
| Bharat Forge Limited | 2.16 | -2.18 | HDFC Asset Management Company Limited | 0.55 | -0.56 |
| Capital Goods | 2.94 | -2.96 | RBL Bank Limited | 0.29 | -0.29 |
| Bharat Electronics Limited | 2.32 | -2.33 | Healthcare | 2.45 | -2.47 |
| Siemens Limited | 0.62 | -0.62 | Cipla Limited | 2.45 | -2.47 |
| Chemicals | 1.03 | -1.04 | Information Technology | 3.12 | -3.13 |
| Tata Chemicals Limited | 1.03 | -1.04 | Wipro Limited | 1.62 | -1.63 |
| Construction | 3.30 | -3.33 | Infosys Limited | 1.50 | -1.50 |
| Larsen & Toubro Limited | 3.30 | -3.33 | Metals & Mining | 9.87 | -9.89 |
| Consumer Durables | 3.64 | -3.66 | Steel Authority of India Limited | 5.16 | -5.19 |
| Berger Paints (I) Limited | 2.11 | -2.12 | Vedanta Limited | 4.71 | -4.70 |
| Titan Company Limited | 1.53 | -1.54 | Oil Gas & Consumable Fuels | 3.79 | -3.82 |
| Fast Moving Consumer Goods | 1.18 | -1.19 | Reliance Industries Limited | 3.79 | -3.82 |
| ITC Limited | 1.18 | -1.19 | Services | 6.90 | -6.95 |
| Financial Services | 28.11 | -28.29 | GMR Airports Infrastructure Limited | 3.92 | -3.95 |
| State Bank of India | 6.07 | -6.11 | Adani Ports and Special Economic Zone Limited | 2.97 | -2.99 |
| HDFC Bank Limited | 5.43 | -5.48 | Telecommunication | 4.95 | -4.98 |
| Bank of Baroda | 4.14 | -4.16 | Indus Towers Limited | 4.95 | -4.98 |
| IndusInd Bank Limited | 2.27 | -2.28 | Mutual Fund Units | 21.30 | |
| Manappuram Finance Limited | 2.24 | -2.25 | ITI Liquid Fund - Direct Plan - Growth Option | 21.30 | |
| Power Finance Corporation Limited | 2.17 | -2.19 | Short Term Debt & Net Current Assets | 5.26 | |
| Punjab National Bank | 1.96 | -1.97 | | | |
| Axis Bank Limited | 1.54 | -1.55 | | | |

Portfolio Classification by Net Assets (%)



Portfolio Allocation of other asset class (%)



For scheme and SIP performance refer page 26-30

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2024 unless other wise specified.

ITI Overnight Fund

(An open ended debt scheme investing in overnight securities.
Relatively Low interest rate risk and relatively Low credit risk.)



September 2024

CATEGORY OF SCHEME: **Overnight Fund**

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide reasonable returns commensurate with low risk and providing a high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. However there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date
(Date of Allotment): 25-Oct-19

Benchmark: CRISIL Liquid Overnight Index

Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter

Load Structure:
Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 0.18% Direct Plan: 0.08%

FUND MANAGER

Mr. Vikrant Mehta (Since 18-Jan-21)
Total Experience: 28 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 43.05
AAUM (in Rs. Cr): 58.36

QUANTITATIVE DATA

Average Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Yield to Maturity: 6.69%

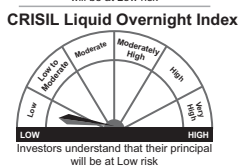
NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|--------------------------|-------------------------|
| Growth | 1,249.6167 | 1,255.9121 |
| Daily IDCW | 1,001.0000 | NA |
| Weekly IDCW | 1,002.0277 | NA |
| Fortnightly IDCW | 1,001.7138 | NA |
| Monthly IDCW | 1,001.4286 | 1,001.7014 |
| Annual IDCW | 1,171.7625 | NA |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- Regular income with low risk and high level of liquidity
- Investment in money market and debt instruments with overnight maturity

[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



PORTFOLIO

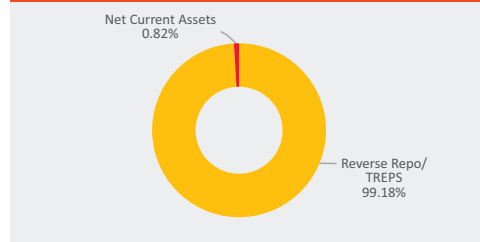
| Name of the Instrument | Rating | Market Value (Rs. Lakhs) | % to NAV |
|-----------------------------------|-----------|--------------------------|---------------|
| Debt Instrument | | | |
| Reverse Repo/TREPS | | | |
| Clearing Corporation of India Ltd | NA | 4270.00 | 99.18 |
| Net Current Assets | NA | 35.29 | 0.82 |
| Total Net Assets | | | 100.00 |

Dividend History (Past 3 months)

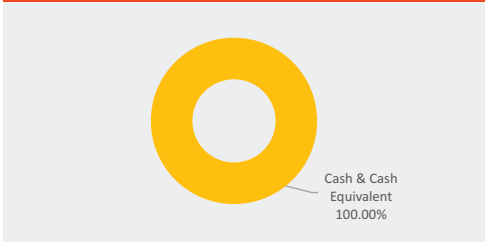
| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|--|--------------------------------|-------------------------------|
| 25-Jul-24 | Regular Plan - Monthly IDCW Option | 5.1148 | 5.1148 | 1006.1148 |
| 25-Jul-24 | Direct Plan - Monthly IDCW Option | 5.2210 | 5.2210 | 1006.2210 |
| 27-Aug-24 | Regular Plan - Monthly IDCW Option | 5.3164 | 5.3164 | 1006.3164 |
| 27-Aug-24 | Direct Plan - Monthly IDCW Option | 5.4228 | 5.4228 | 1006.4228 |
| 26-Sep-24 | Regular Plan - Monthly IDCW Option | 4.0000 | 4.0000 | 1005.0000 |
| 26-Sep-24 | Direct Plan - Monthly IDCW Option | 5.1666 | 5.1666 | 1006.1666 |

Pursuant to payment of dividend, the NAV of the Dividend Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of dividends, visit: <https://www.itiamc.com>

Portfolio Composition by Asset Class (%)



Portfolio Classification by Rating Class (%)



| Credit risk of scheme → | Potential Risk Class | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

For scheme performance refer page 26-30
Face Value per Unit: Rs. 1000 unless otherwise specified
Data is as of September 30, 2024 unless otherwise specified.

ITI Liquid Fund

(An open-ended liquid scheme. Relatively low interest rate risk and relatively low credit risk.)



September 2024

CATEGORY OF SCHEME: **Liquid Fund**

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through a portfolio of money market and debt securities. However, there can be no assurance that the investment objective of the scheme will be realised.

SCHEME DETAILS

Inception Date
(Date of Allotment): 24-Apr-19

Benchmark: CRISIL Liquid Debt A-I Index

Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter

Load Structure:
Entry Load: Nil
Exit Load: Investor exit upon subscription

| Exit Load % | |
|---------------|---------|
| Up to Day 1 | 0.0070% |
| Day 2 | 0.0065% |
| Day 3 | 0.0060% |
| Day 4 | 0.0055% |
| Day 5 | 0.0050% |
| Day 6 | 0.0045% |
| Day 7 onwards | 0.0000% |

Total Expense Ratio (TER):
Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 0.25% Direct Plan: 0.09%

FUND MANAGER

Mr. Vikrant Mehta (Since 18-Jan-21)
Total Experience: 28 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 67.56
AAUM (in Rs. Cr): 60.71

QUANTITATIVE DATA

Average Maturity: 43 Days
Macaulay Duration: 43 Days
Modified Duration: 42 Days
Yield to Maturity: 6.90%

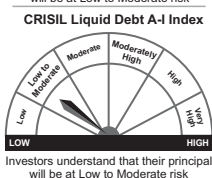
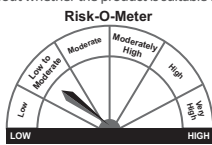
NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth | 1,293.7054 | 1,303.1623 |
| Daily IDCW | 1,001.0000 | 1,001.0000 |
| Weekly IDCW | 1,002.1526 | 1,002.1736 |
| Fortnightly IDCW | 1,001.7927 | NA |
| Monthly IDCW | 1,001.1538 | 1,001.8092 |
| Annual IDCW | 1,300.2598 | 1,304.4967 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- Income over short term.
- Investment in money market and debt instruments.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



PORTFOLIO

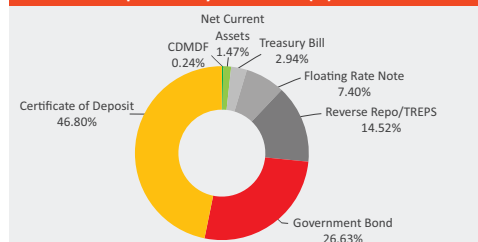
| Name of the Instrument | Ratings | Market Value (Rs. Lakhs) | % to NAV |
|---|------------|--------------------------|---------------|
| Debt Instrument | | | |
| Certificate of Deposit | | | |
| Axis Bank Limited | CRISIL A1+ | 593.52 | 8.79 |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 591.49 | 8.76 |
| Bank of Baroda | FITCH A1+ | 497.29 | 7.36 |
| Punjab National Bank | CRISIL A1+ | 493.74 | 7.31 |
| Canara Bank | CRISIL A1+ | 493.59 | 7.31 |
| State Bank of India | CRISIL A1+ | 491.70 | 7.28 |
| Corporate Debt Market Development Fund | | | |
| Corporate Debt Market Development Fund Class A2 | | 16.32 | 0.24 |
| Floating Rate Note | | | |
| REC Limited | CRISIL AAA | 499.82 | 7.40 |
| Government Bond | | | |
| 6.18% GOI (MD 04/11/2024) | SOVEREIGN | 1799.00 | 26.63 |
| Treasury Bill | | | |
| 364 Days Tbill (MD 07/11/2024) | SOVEREIGN | 198.71 | 2.94 |
| Reverse Repo/TREPS | | | |
| Clearing Corporation of India Ltd | NA | 981.00 | 14.52 |
| Net Current Assets | NA | 99.48 | 1.47 |
| Total Net Assets | | | 100.00 |

Dividend History (Past 3 months)

| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 25-Jul-24 | Regular Plan - Monthly IDCW Option | 0.1538 | 0.1538 | 1001.1538 |
| 25-Jul-24 | Direct Plan - Monthly IDCW Option | 5.6037 | 5.6037 | 1006.6037 |
| 27-Aug-24 | Regular Plan - Monthly IDCW Option | 0.1538 | 0.1538 | 1001.1538 |
| 27-Aug-24 | Direct Plan - Monthly IDCW Option | 5.9136 | 5.9136 | 1006.9136 |
| 26-Sep-24 | Regular Plan - Monthly IDCW Option | 0.1538 | 0.1538 | 1001.1538 |
| 26-Sep-24 | Direct Plan - Monthly IDCW Option | 5.5675 | 5.5675 | 1006.5675 |

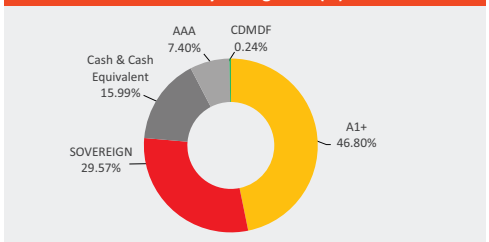
Pursuant to payment of dividend, the NAV of the Dividend Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of dividends, visit: <https://www.itiamc.com>

Portfolio Composition by Asset Class (%)



CDMDF: Corporate Debt Market Development Fund

Portfolio Classification by Rating Class (%)



Potential Risk Class

| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

For scheme performance refer page 26-30
Face Value per Unit: Rs. 1000 unless otherwise specified
Data is as of September 30, 2024 unless otherwise specified.

ITI Ultra Short Duration Fund

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months to 6 months #Moderate interest rate risk and relatively Low credit risk.
#Please refer to Scheme Information Document where concept of Macaulay's Duration is explained Moderate interest rate risk and relatively low credit risk.



September 2024

CATEGORY OF SCHEME: Ultra Short Duration Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate regular income and capital appreciation through investment in a portfolio of short term debt & money market instruments such that the Macaulay duration of the portfolio is between 3 - 6 months. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date (Date of Allotment): 05-May-2021
Benchmark: CRISIL Ultra Short Duration Debt A-I
Index
Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter
Load Structure:
 Entry Load: Nil
 Exit Load: Nil

Total Expense Ratio (TER):
 Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 0.95% **Direct Plan: 0.10%**

FUND MANAGER

Mr. Vikrant Mehta (Since 05-May-2021)
 Total Experience: 28 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 156.03
AAUM (in Rs. Cr): 160.55

QUANTITATIVE DATA

Average Maturity: 161 Days
Macaulay Duration: 156 Days
Modified Duration: 147 Days
Yield to Maturity: 7.31%

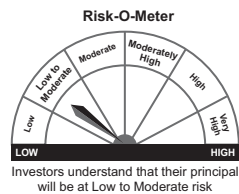
NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth | 1,177.1465 | 1,211.7426 |
| Daily IDCW | 1,001.5646 | NA |
| Weekly IDCW | 1,002.5930 | NA |
| Fortnightly IDCW | 1,002.2398 | NA |
| Monthly IDCW | 1,002.2418 | NA |
| Annual IDCW | 1,177.1856 | 1,213.2260 |

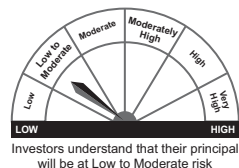
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*

- Regular income over short term
- Investments in debt and money market instruments, such that the Macaulay duration of the portfolio is between 3 months - 6 months.

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



CRISIL Ultra Short Duration Debt A-I Index



PORTFOLIO

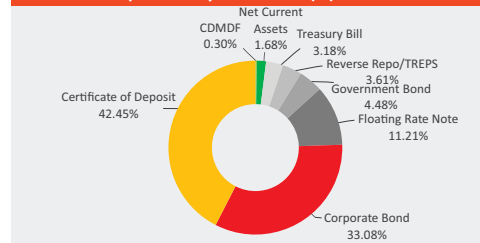
| Name of the Instrument | Rating | Market Value (Rs. Lakhs) | % to NAV |
|---|-----------|--------------------------|----------|
| Debt Instrument | | | |
| Certificate of Deposit | | | |
| Bank of Baroda | FITCH A1+ | 1690.80 | 10.84 |
| Axis Bank Limited | CRISILA1+ | 1483.79 | 9.51 |
| State Bank of India | CRISILA1+ | 1475.11 | 9.45 |
| Canara Bank | CRISILA1+ | 1184.62 | 7.59 |
| Kotak Mahindra Bank Limited | CRISILA1+ | 788.65 | 5.05 |
| Corporate Bond | | | |
| HDFC Bank Limited | CRISILAAA | 2181.85 | 13.98 |
| National Bank For Agriculture and Rural Development | CRISILAAA | 1472.84 | 9.44 |
| Power Grid Corporation of India Limited | CRISILAAA | 1259.22 | 8.07 |
| Bharat Petroleum Corporation Limited | CRISILAAA | 247.18 | 1.58 |
| Corporate Debt Market Development Fund | | | |
| Corporate Debt Market Development Fund Class A2 | | 46.78 | 0.30 |
| Floating Rate Note | | | |
| REC Limited | CRISILAAA | 1749.36 | 11.21 |
| Government Bond | | | |
| 6.18% GOI (MD 04/11/2024) | SOVEREIGN | 699.61 | 4.48 |
| Treasury Bill | | | |
| 364 Days Tbill (MD 07/11/2024) | SOVEREIGN | 496.78 | 3.18 |
| Reverse Repo/TREPS | | | |
| Clearing Corporation of India Ltd | NA | 564.00 | 3.61 |
| Net Current Assets | | | |
| | NA | 262.87 | 1.68 |
| Total Net Assets | | | |
| | | | 100.00 |

Dividend History (Past 3 months)

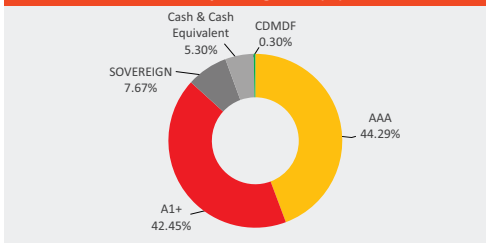
| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 25-Jul-24 | Regular Plan - Monthly IDCW Option | 5.4374 | 5.4374 | 1006.4374 |
| 27-Aug-24 | Regular Plan - Monthly IDCW Option | 5.3822 | 5.3822 | 1006.3822 |
| 26-Sep-24 | Regular Plan - Monthly IDCW Option | 4.6625 | 4.6625 | 1006.1216 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

Portfolio Composition by Asset Class (%)



Portfolio Classification by Rating Class (%)



CDMDF: Corporate Debt Market Development Fund

| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | A-II | | |
| Relatively High (Class III) | | | |

Face Value per Unit: Rs. 1000 unless otherwise specified
 For scheme performance refer page 26-30
 Data is as of September 30, 2024 unless otherwise specified.

ITI Banking & PSU Debt Fund

(An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public financial institutions and Municipal bonds. Relatively high interest rate risk and relatively low credit risk.)



September 2024

CATEGORY OF SCHEME: Banking and PSU Fund

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate income / capital appreciation through investments in debt and money market instruments consisting predominantly of securities issued by entities such as Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date (Date of Allotment): 22-Oct-20
Benchmark: CRISIL Banking and PSU Debt A-II Index
Minimum Application Amount: Rs. 5,000/- and in multiples of Rs. 1/- thereafter
Load Structure:
 Entry Load: Nil
 Exit Load: Nil

Total Expense Ratio (TER):
 Including Additional Expenses and Goods and Service Tax on Management Fees
Regular Plan: 0.70% **Direct Plan: 0.15%**

FUND MANAGER

Mr. Vikrant Mehta (Since 18-Jan-21)
 Total Experience: 28 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 30.96
AAUM (in Rs. Cr): 29.97

QUANTITATIVE DATA

Average Maturity: 2.84 Years
Macaulay Duration: 2.15 Years
Modified Duration: 2.06 Years
Yield to Maturity: 7.19%

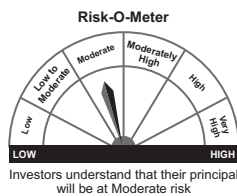
NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|-----------------------|----------------------|
| Growth: | 12.3156 | 12.5860 |
| IDCW: | 12.3166 | 12.5861 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^A

- Regular income over short to medium term
- Investments in debt and money market instruments, consisting predominantly of securities issued by Banks, Public Sector undertakings, Public Financial Institutions & Municipal Bonds

^AInvestors should consult their financial advisers if in doubt about whether the product is suitable for them.



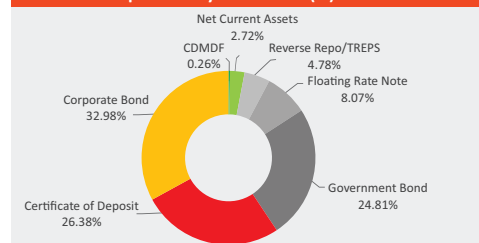
CRISIL Banking and PSU Debt A-II Index



PORTFOLIO

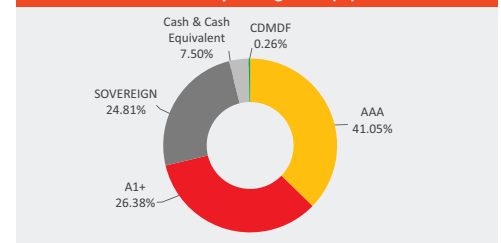
| Name of the Instrument | Rating | Market Value (Rs. Lakhs) | % to NAV |
|---|------------|--------------------------|---------------|
| Debt Instrument | | | |
| Certificate of Deposit | | | |
| Bank of Baroda | FITCH A1+ | 298.38 | 9.64 |
| Canara Bank | CRISIL A1+ | 271.48 | 8.77 |
| Punjab National Bank | CRISIL A1+ | 246.87 | 7.97 |
| Corporate Bond | | | |
| HDFC Bank Limited | CRISIL AAA | 297.52 | 9.61 |
| Power Grid Corporation of India Limited | CRISIL AAA | 251.84 | 8.13 |
| Bharat Petroleum Corporation Limited | CRISIL AAA | 247.18 | 7.98 |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 224.67 | 7.26 |
| Corporate Debt Market Development Fund | | | |
| Corporate Debt Market Development Fund Class A2 | | 8.19 | 0.26 |
| Floating Rate Note | | | |
| REC Limited | CRISIL AAA | 249.91 | 8.07 |
| Government Bond | | | |
| 7.1% GOI (MD 08/04/2034) | SOVEREIGN | 768.22 | 24.81 |
| Reverse Repo/TREPS | | | |
| Clearing Corporation of India Ltd | NA | 148.00 | 4.78 |
| Net Current Assets | NA | 84.10 | 2.72 |
| Total Net Assets | | | 100.00 |

Portfolio Composition by Asset Class (%)



CDMDF: Corporate Debt Market Development Fund

Portfolio Classification by Rating Class (%)



| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Face Value per Unit: Rs. 10 unless otherwise specified

For scheme performance refer page 26-30; Data is as of September 30, 2024 unless otherwise specified.

*Benchmark of the scheme has been change from " CRISIL Banking and PSU Debt Index " to " CRISIL Banking and PSU Debt A-II Index" w.e.f. 12th March 2024

ITI Dynamic Bond Fund

(An open-ended dynamic debt scheme investing across duration. Relatively high interest rate risk and relatively low credit risk.)



September 2024

CATEGORY OF SCHEME: **Dynamic Bond Fund**

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to maximize returns through an active management of a portfolio comprising of debt and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date (Date of Allotment): 14-Jul-21
Benchmark: CRISIL Dynamic Bond A-III Index
Minimum Application Amount: Rs. 5,000/- and in multiples of Re. 1/- thereafter
Load Structure:
 Entry Load: Nil
 Exit Load: Nil
Total Expense Ratio (TER): Including Additional Expenses and Goods and Service Tax on Management Fees
 Regular Plan: 1.19% Direct Plan: 0.14%

FUND MANAGER

Mr. Vikrant Mehta (Since 14-Jul-21)
 Total Experience: 28 years

PORTFOLIO DETAILS

AUM (in Rs. Cr): 43.91
AAUM (in Rs. Cr): 39.25

QUANTITATIVE DATA

Average Maturity: 8.66 Years
Macaulay Duration: 6.26 Years
Modified Duration: 6.05 Years
Yield to Maturity: 6.78%

NAV as on September 30, 2024

| | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth | 11.9925 | 12.4099 |
| Half Yearly IDCW | 11.9945 | - |
| Monthly IDCW | 10.0988 | 10.1726 |
| Annual IDCW | 11.9926 | 12.4099 |
| Quarterly IDCW | 11.9934 | 12.4292 |

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^A

- Regular income over medium to long term
- Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition.

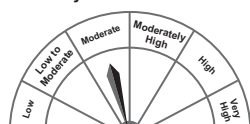
^AInvestors should consult their financial advisers if in doubt about whether the product is suitable for them.

Risk-O-Meter



Investors understand that their principal will be at Moderate risk

CRISIL Dynamic Bond A-III Index



Investors understand that their principal will be at Moderate risk

PORTFOLIO

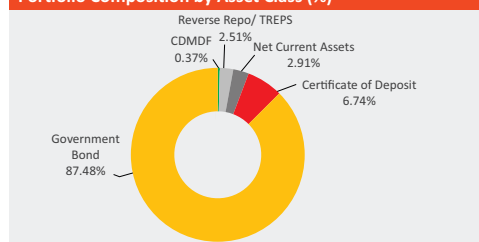
| Name of the Instrument | Rating | Market Value (Rs. Lakhs) | % to NAV |
|---|-----------|--------------------------|---------------|
| Debt Instrument | | | |
| Certificate of Deposit | | | |
| Kotak Mahindra Bank Limited | CRISILA1+ | 295.74 | 6.74 |
| Corporate Debt Market Development Fund | | | |
| Corporate Debt Market Development Fund Class A2 | | 16.11 | 0.37 |
| Government Bond | | | |
| 7.1% GOI (MD 08/04/2034) | SOVEREIGN | 3841.11 | 87.48 |
| Reverse Repo/TREPS | | | |
| Clearing Corporation of India Ltd | NA | 110.00 | 2.51 |
| Net Current Assets | NA | 127.84 | 2.91 |
| Total Net Assets | | | 100.00 |

Dividend History (Past 3 months)

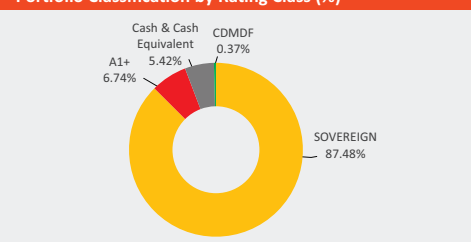
| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 25-Jul-24 | Regular Plan - Monthly IDCW Option | 0.0790 | 0.0790 | 10.1458 |
| 25-Jul-24 | Direct Plan - Monthly IDCW Option | 0.0888 | 0.0888 | 10.1823 |
| 27-Aug-24 | Regular Plan - Monthly IDCW Option | 0.0575 | 0.0575 | 10.1512 |
| 27-Aug-24 | Direct Plan - Monthly IDCW Option | 0.0681 | 0.0681 | 10.1875 |
| 26-Sep-24 | Regular Plan - Monthly IDCW Option | 0.1298 | 0.1298 | 10.2380 |
| 26-Sep-24 | Direct Plan - Monthly IDCW Option | 0.0919 | 0.0919 | 10.2729 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

Portfolio Composition by Asset Class (%)



Portfolio Classification by Rating Class (%)



CDMDF: Corporate Debt Market Development Fund

| Credit risk of scheme → | Potential Risk Class | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Data is as of September 30, 2024 unless otherwise specified. For scheme performance refer page 26-30

Funds Managed by the Fund Manager: Mr Rajesh Bhatia

ITI Large Cap Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 37.9% | 38.6% | 32.8% | 13,814 | 13,884 | 13,300 |
| Last 3 Years | 13.6% | 15.9% | 14.9% | 14,680 | 15,586 | 15,184 |
| Since Inception | 17.9% | 20.6% | 19.6% | 18,580 | 20,244 | 19,645 |
| Direct - Growth | | | | | | |
| Last 1 Year | 40.6% | 38.6% | 32.8% | 14,090 | 13,884 | 13,300 |
| Last 3 Years | 16.0% | 15.9% | 14.9% | 15,613 | 15,586 | 15,184 |
| Since Inception | 20.4% | 20.6% | 19.6% | 20,119 | 20,244 | 19,645 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 100 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr Rajesh Bhatia (Managing Since 01-Jan-2024), Mr Rohan Korde (Managing Since 29-April-2022) and Mr. Vishal Jajoo (Managing Since 01-Jan-2024). Inception date of the scheme (24-Dec-20). Face Value per unit: Rs. 10. ITI Large Cap Fund NAV as on September 30, 2024: Rs. 18.5800 (Regular Growth Option), Rs. 20.1189 (Direct Growth Option)

ITI Balanced Advantage Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 25.4% | 20.6% | 32.8% | 12,557 | 12,071 | 13,300 |
| Last 3 Years | 10.6% | 10.6% | 14.9% | 13,549 | 13,518 | 15,184 |
| Since Inception | 8.2% | 13.3% | 18.5% | 14,530 | 18,103 | 22,437 |
| Direct - Growth | | | | | | |
| Last 1 Year | 27.6% | 20.6% | 32.8% | 12,779 | 12,071 | 13,300 |
| Last 3 Years | 12.8% | 10.6% | 14.9% | 14,354 | 13,518 | 15,184 |
| Since Inception | 10.4% | 13.3% | 18.5% | 15,989 | 18,103 | 22,437 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Rajesh Bhatia (Managing since 15-Sep-23), Mr. Vishal Jajoo (Managing since 15-Sep-23) and Mr. Vikrant Mehta (Managing since 10-Feb-22). Inception date of the scheme (31-Dec-19). Face Value per unit: Rs. 10. ITI Balanced Advantage Fund NAV as on September 30, 2024: Rs. 14.5302 (Regular Growth Option), Rs. 15.9894 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Dhimant Shah

ITI Multi Cap Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 47.3% | 44.1% | 32.8% | 14,758 | 14,435 | 13,300 |
| Last 3 Years | 19.5% | 21.1% | 14.9% | 17,058 | 17,786 | 15,184 |
| Last 5 Years | 18.7% | 25.9% | 19.0% | 23,598 | 31,643 | 23,839 |
| Since Inception | 18.7% | 23.9% | 18.3% | 25,182 | 31,732 | 24,718 |
| Direct - Growth | | | | | | |
| Last 1 Year | 49.8% | 44.1% | 32.8% | 15,013 | 14,435 | 13,300 |
| Last 3 Years | 21.8% | 21.1% | 14.9% | 18,080 | 17,786 | 15,184 |
| Last 5 Years | 21.1% | 25.9% | 19.0% | 26,116 | 31,643 | 23,839 |
| Since Inception | 21.1% | 23.9% | 18.3% | 28,086 | 31,732 | 24,718 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 Multicap 50:25:25 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 08-August-2022) and Mr. Rohan Korde (Managing Since 01-December-2022) Inception date of the scheme (15-May-19). Face Value per unit: Rs. 10. ITI Multi Cap Fund NAV as on September 30, 2024: Rs. 25.1820 (Regular Growth Option), Rs. 28.0863 (Direct Growth Option)

ITI Small Cap Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 58.2% | 51.1% | 32.8% | 15,861 | 15,149 | 13,300 |
| Last 3 Years | 23.2% | 26.2% | 14.9% | 18,731 | 20,134 | 15,184 |
| Since Inception | 26.3% | 33.0% | 19.4% | 29,411 | 37,326 | 22,656 |
| Direct - Growth | | | | | | |
| Last 1 Year | 61.0% | 51.1% | 32.8% | 16,141 | 15,149 | 13,300 |
| Last 3 Years | 25.6% | 26.2% | 14.9% | 19,826 | 20,134 | 15,184 |
| Since Inception | 28.8% | 33.0% | 19.4% | 32,265 | 37,326 | 22,656 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Small Cap 250 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 08-August-2022) and Mr. Rohan Korde (Managing since 01-December-2022). Inception date of the scheme (Since 17-Feb-20). Face Value per unit: Rs. 10. ITI Small Cap Fund NAV as on September 30, 2024: Rs. 29.4106 (Regular Growth Option), Rs. 32.2651 (Direct Growth Option)

ITI Flexi Cap Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 50.2% | 41.3% | 32.8% | 15,058 | 14,154 | 13,300 |
| Since Inception | 47.4% | 35.8% | 26.7% | 18,748 | 16,422 | 14,671 |
| Direct - Growth | | | | | | |
| Last 1 Year | 52.9% | 41.3% | 32.8% | 15,323 | 14,154 | 13,300 |
| Since Inception | 50.2% | 35.8% | 26.7% | 19,314 | 16,422 | 14,671 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 17-Feb-2023) and Mr. Rohan Korde (Managing since 17-Feb-2023). Inception date of the scheme (17-Feb-23). Face Value per unit: Rs. 10. ITI Flexi Cap Fund NAV as on September 30, 2024: Rs. 18.7478 (Regular Growth Option), Rs. 19.3137 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Dhimant Shah

ITI Focused Equity Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 46.1% | 41.3% | 32.8% | 14,642 | 14,154 | 13,300 |
| Since Inception | 39.9% | 38.6% | 29.7% | 15,393 | 15,212 | 13,972 |
| Direct - Growth | | | | | | |
| Last 1 Year | 48.9% | 41.3% | 32.8% | 14,927 | 14,154 | 13,300 |
| Since Inception | 42.6% | 38.6% | 29.7% | 15,779 | 15,212 | 13,972 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 19-June-2023) and Mr. Rohan Korde (Managing since 19-June-23). Inception date of the scheme is (19-June-23). Face Value per unit: Rs. 10. ITI Focused Equity Fund NAV as on September 30, 2024: Rs. 15.3930 (Regular Growth Option), Rs. 15.7792 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Rohan Korde

ITI Mid Cap Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 61.0% | 47.9% | 32.8% | 16,147 | 14,821 | 13,300 |
| Last 3 Years | 23.8% | 26.1% | 14.9% | 18,968 | 20,074 | 15,184 |
| Since Inception | 25.8% | 29.5% | 18.0% | 22,695 | 25,211 | 18,051 |
| Direct - Growth | | | | | | |
| Last 1 Year | 63.9% | 47.9% | 32.8% | 16,437 | 14,821 | 13,300 |
| Last 3 Years | 26.3% | 26.1% | 14.9% | 20,158 | 20,074 | 15,184 |
| Since Inception | 28.4% | 29.5% | 18.0% | 24,445 | 25,211 | 18,051 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Midcap 150 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Rohan Korde (Managing since 29-April-2022) and Mr. Dhimant Shah (Managing since 01-October-2022). Inception date of the scheme (05-Mar-2021). Face Value per unit: Rs. 10. ITI Mid Cap Fund NAV as on September 30, 2024: Rs. 22.6952 (Regular Growth Option), Rs. 24.4450 (Direct Growth Option)

ITI Value Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 43.8% | 41.3% | 32.8% | 14,412 | 14,154 | 13,300 |
| Last 3 Years | 19.3% | 18.4% | 14.9% | 17,003 | 16,614 | 15,184 |
| Since Inception | 19.3% | 20.5% | 17.4% | 17,880 | 18,519 | 16,978 |
| Direct - Growth | | | | | | |
| Last 1 Year | 46.6% | 41.3% | 32.8% | 14,686 | 14,154 | 13,300 |
| Last 3 Years | 21.8% | 18.4% | 14.9% | 18,083 | 16,614 | 15,184 |
| Since Inception | 21.8% | 20.5% | 17.4% | 19,147 | 18,519 | 16,978 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Rohan Korde (Managing since 14-Jun-21) and Mr. Dhimant Shah (Managing since 01-December-2022). Inception date of the scheme (14-June-2021). Face Value per unit: Rs. 10. ITI Value Fund NAV as on September 30, 2024: Rs. 17.8803 (Regular Growth Option), Rs. 19.1468 (Direct Growth Option)

ITI Pharma and Healthcare Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 52.3% | 52.3% | 32.8% | 15,269 | 15,268 | 13,300 |
| Since Inception | 20.0% | 21.2% | 14.5% | 16,943 | 17,450 | 14,786 |
| Direct - Growth | | | | | | |
| Last 1 Year | 55.3% | 52.3% | 32.8% | 15,563 | 15,268 | 13,300 |
| Since Inception | 22.5% | 21.2% | 14.5% | 17,995 | 17,450 | 14,786 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Healthcare TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Rohan Korde (Managing since 08-Nov-21) and Mr. Dhimant Shah (Managing since 01-December-22). Inception date of the scheme is (08-Nov-2021). Face Value per unit: Rs. 10. ITI Pharma & Healthcare Fund NAV as on September 30, 2024: Rs. 16.9430 (Regular Growth Option), Rs. 17.9945 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Vishal Jajoo

ITI ELSS Tax Saver Fund (formerly known as ITI Long Term Equity Fund)

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 56.0% | 41.3% | 32.8% | 15,638 | 14,154 | 13,300 |
| Last 3 Years | 20.1% | 18.4% | 14.9% | 17,329 | 16,614 | 15,184 |
| Since Inception | 21.2% | 22.1% | 18.7% | 25,969 | 26,917 | 23,433 |
| Direct - Growth | | | | | | |
| Last 1 Year | 58.9% | 41.3% | 32.8% | 15,925 | 14,154 | 13,300 |
| Last 3 Years | 22.4% | 18.4% | 14.9% | 18,362 | 16,614 | 15,184 |
| Since Inception | 23.7% | 22.1% | 18.7% | 28,722 | 26,917 | 23,433 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Vishal Jajoo (Managing since 05-May-2023) and Mr. Dhimant Shah (Managing since 01-December -2022). Inception date of the scheme (18-Oct-19). Face Value per unit: Rs. 10. ITI ELSS Tax Saver Fund NAV as on September 30, 2024: Rs. 25.9694 (Regular Growth Option), Rs. 28.7218 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Nilay Dalal

ITI Banking and Financial Services Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 19.3% | 24.7% | 32.8% | 11,940 | 12,482 | 13,300 |
| Since Inception | 13.2% | 13.5% | 17.6% | 14,197 | 14,305 | 15,789 |
| Direct - Growth | | | | | | |
| Last 1 Year | 21.6% | 24.7% | 32.8% | 12,169 | 12,482 | 13,300 |
| Since Inception | 15.6% | 13.5% | 17.6% | 15,046 | 14,305 | 15,789 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Financial Services TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Nilay Dalal (Managing since 05-May-23) and Mr. Rohan Korde (Managing since 29-Apr-22). Inception date of the scheme (06-Dec-21). Face Value per unit: Rs. 10. ITI Banking and Financial Services Fund NAV as on September 30, 2024: Rs. 14.1974 (Regular Growth Option), Rs. 15.0462 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Vikrant Mehta

ITI Banking & PSU Debt Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 7.7% | 7.6% | 10.3% | 10,769 | 10,763 | 11,037 |
| Last 3 Years | 5.7% | 5.7% | 5.4% | 11,817 | 11,816 | 11,702 |
| Since Inception | 5.4% | 5.5% | 4.8% | 12,316 | 12,350 | 12,024 |
| Direct - Growth | | | | | | |
| Last 1 Year | 8.3% | 7.6% | 10.3% | 10,830 | 10,763 | 11,037 |
| Last 3 Years | 6.3% | 5.7% | 5.4% | 12,014 | 11,816 | 11,702 |
| Since Inception | 6.0% | 5.5% | 4.8% | 12,586 | 12,350 | 12,024 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Banking and PSU Debt A-II Index Additional Benchmark: CRISIL 10 Year Gilt Index. Fund Manager: Mr. Vikrant Mehta from (Managing since January 18, 2021). Inception date of the scheme (22-Oct-20). Face Value per unit: Rs. 10. ITI Banking and PSU Debt Fund NAV as on September 30, 2024: Rs. 12.3156 (Regular Growth Option), Rs. 12.5860 (Direct Growth Option) *Benchmark of the scheme has been change from "CRISIL Banking and PSU Debt Index" to "CRISIL Banking and PSU Debt A-II Index" w.e.f. 12th March 2024

ITI Dynamic Bond Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 9.1% | 9.3% | 10.3% | 10,914 | 10,936 | 11,037 |
| Last 3 Years | 5.7% | 5.7% | 5.4% | 11,823 | 11,826 | 11,702 |
| Since Inception | 5.8% | 6.0% | 5.3% | 11,993 | 12,069 | 11,791 |
| Direct - Growth | | | | | | |
| Last 1 Year | 10.2% | 9.3% | 10.3% | 11,029 | 10,936 | 11,037 |
| Last 3 Years | 6.9% | 5.7% | 5.4% | 12,207 | 11,826 | 11,702 |
| Since Inception | 6.9% | 6.0% | 5.3% | 12,410 | 12,069 | 11,791 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Dynamic Bond A-III Index Additional Benchmark: CRISIL 10 Year Gilt Index. Fund Manager: Mr. Vikrant Mehta is managing the scheme since its inception 14-July-2021. Inception date of the scheme (14-Jul-21). Face Value per unit: Rs. 10. ITI Dynamic Bond Fund NAV as on September 30, 2024: Rs. 11.9925 (Regular Growth Option), Rs. 12.4099 (Direct Growth Option)

ITI Overnight Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 7 days | 6.2% | 6.5% | 7.3% | 10,012 | 10,012 | 10,014 |
| Last 15 days | 6.3% | 6.6% | 8.3% | 10,026 | 10,027 | 10,034 |
| Last 30 days | 6.1% | 6.5% | 8.1% | 10,050 | 10,053 | 10,066 |
| Last 3 Months | 6.2% | 6.5% | 8.0% | 10,155 | 10,163 | 10,202 |
| Last 6 Months | 6.2% | 6.6% | 7.9% | 10,312 | 10,330 | 10,394 |
| Last 1 Year | 6.4% | 6.8% | 7.6% | 10,646 | 10,683 | 10,767 |
| Last 3 Years | 5.5% | 5.8% | 5.8% | 11,736 | 11,848 | 11,857 |
| Since Inception | 4.6% | 4.9% | 5.5% | 12,496 | 12,660 | 13,037 |
| Direct - Growth | | | | | | |
| Last 7 days | 6.3% | 6.5% | 7.3% | 10,012 | 10,012 | 10,014 |
| Last 15 days | 6.4% | 6.6% | 8.3% | 10,026 | 10,027 | 10,034 |
| Last 30 days | 6.2% | 6.5% | 8.1% | 10,051 | 10,053 | 10,066 |
| Last 3 Months | 6.3% | 6.5% | 8.0% | 10,158 | 10,163 | 10,202 |
| Last 6 Months | 6.3% | 6.6% | 7.9% | 10,317 | 10,330 | 10,394 |
| Last 1 Year | 6.5% | 6.8% | 7.6% | 10,656 | 10,683 | 10,767 |
| Last 3 Years | 5.6% | 5.8% | 5.8% | 11,772 | 11,848 | 11,857 |
| Since Inception | 4.7% | 4.9% | 5.5% | 12,559 | 12,660 | 13,037 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Liquid Overnight Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Manager: Mr. Vikrant Mehta (Managing since January 18, 2021). Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Inception date of the scheme (25-Oct-19) Face Value per unit: Rs. 1000. ITI Overnight Fund NAV as on September 30, 2024: Rs. 1249.6167 (Regular Growth Option), Rs. 1255.9121 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Vikrant Mehta

ITI Ultra Short Duration Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|-------------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 7 days | 7.1% | 8.1% | 7.3% | 10,014 | 10,015 | 10,014 |
| Last 15 days | 6.6% | 7.7% | 8.0% | 10,031 | 10,036 | 10,037 |
| Last 30 days | 6.4% | 7.4% | 8.0% | 10,054 | 10,063 | 10,068 |
| Last 3 Months | 6.4% | 7.3% | 8.0% | 10,164 | 10,188 | 10,206 |
| Last 6 Months | 6.4% | 7.4% | 7.8% | 10,326 | 10,379 | 10,400 |
| Last 1 Year | 6.5% | 7.6% | 7.6% | 10,658 | 10,766 | 10,768 |
| Last 3 Years | 5.2% | 6.4% | 5.8% | 11,643 | 12,036 | 11,857 |
| Since Inception | 4.9% | 6.1% | 5.6% | 11,771 | 12,220 | 12,037 |
| Direct - Growth | | | | | | |
| Last 7 days | 7.9% | 8.1% | 7.3% | 10,015 | 10,015 | 10,014 |
| Last 15 days | 7.4% | 7.7% | 8.0% | 10,035 | 10,036 | 10,037 |
| Last 30 days | 7.3% | 7.4% | 8.0% | 10,062 | 10,063 | 10,068 |
| Last 3 Months | 7.2% | 7.3% | 8.0% | 10,186 | 10,188 | 10,206 |
| Last 6 Months | 7.3% | 7.4% | 7.8% | 10,370 | 10,379 | 10,400 |
| Last 1 Year | 7.4% | 7.6% | 7.6% | 10,749 | 10,766 | 10,768 |
| Last 3 Years | 6.1% | 6.4% | 5.8% | 11,944 | 12,036 | 11,857 |
| Since Inception | 5.8% | 6.1% | 5.6% | 12,117 | 12,220 | 12,037 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Ultra Short Duration Debt A-I Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Manager: Mr. Vikrant Mehta is managing the scheme since its inception 5th May 2021. Inception date of the scheme (05-May-2021). Face Value per unit: Rs. 1000. ITI Ultra Short Duration Fund NAV as on September 30, 2024: Rs. 1177.1465 (Regular Growth Option), Rs. 1211.7426 (Direct Growth Option)

ITI Liquid Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|-------------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 7 days | 7.0% | 7.3% | 7.3% | 10,013 | 10,014 | 10,014 |
| Last 15 days | 6.9% | 7.2% | 8.3% | 10,028 | 10,030 | 10,034 |
| Last 30 days | 6.7% | 7.0% | 8.1% | 10,055 | 10,058 | 10,066 |
| Last 3 Months | 6.7% | 7.0% | 8.0% | 10,168 | 10,177 | 10,202 |
| Last 6 Months | 6.8% | 7.1% | 7.9% | 10,341 | 10,358 | 10,394 |
| Last 1 Year | 6.9% | 7.3% | 7.6% | 10,693 | 10,736 | 10,767 |
| Last 3 Years | 5.7% | 6.2% | 5.8% | 11,827 | 11,969 | 11,857 |
| Last 5 Years | 4.8% | 5.3% | 5.6% | 12,623 | 12,971 | 13,108 |
| Since Inception | 4.8% | 5.4% | 5.7% | 12,937 | 13,340 | 13,550 |
| Direct - Growth | | | | | | |
| Last 7 days | 7.2% | 7.3% | 7.3% | 10,014 | 10,014 | 10,014 |
| Last 15 days | 7.1% | 7.2% | 8.3% | 10,029 | 10,030 | 10,034 |
| Last 30 days | 6.9% | 7.0% | 8.1% | 10,057 | 10,058 | 10,066 |
| Last 3 Months | 6.8% | 7.0% | 8.0% | 10,172 | 10,177 | 10,202 |
| Last 6 Months | 7.0% | 7.1% | 7.9% | 10,349 | 10,358 | 10,394 |
| Last 1 Year | 7.1% | 7.3% | 7.6% | 10,710 | 10,736 | 10,767 |
| Last 3 Years | 5.9% | 6.2% | 5.8% | 11,881 | 11,969 | 11,857 |
| Last 5 Years | 4.9% | 5.3% | 5.6% | 12,709 | 12,971 | 13,108 |
| Since Inception | 5.0% | 5.4% | 5.7% | 13,032 | 13,340 | 13,550 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Liquid Debt A-I Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Manager: Mr. Vikrant Mehta (Managing since January 18, 2021). Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Inception date of the scheme (24-Apr-19). Face Value per unit: Rs. 1000. ITI Liquid Fund NAV as on September 30, 2024: Rs. 1293.7054 (Regular Growth Option), Rs. 1303.1623 (Direct Growth Option)

Funds Managed by the Fund Manager: Mr Vikas Nathani

ITI Arbitrage Fund

| Period | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 | | |
|-------------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
| | | | | Fund (₹) | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth | | | | | | |
| Last 1 Year | 7.2% | 7.1% | 7.6% | 10,728 | 10,709 | 10,768 |
| Last 3 Years | 4.9% | 6.1% | 5.8% | 11,559 | 11,941 | 11,857 |
| Last 5 Years | 4.2% | 5.0% | 5.6% | 12,285 | 12,778 | 13,108 |
| Since Inception | 4.2% | 5.0% | 5.6% | 12,322 | 12,807 | 13,168 |
| Direct - Growth | | | | | | |
| Last 1 Year | 8.0% | 7.1% | 7.6% | 10,807 | 10,709 | 10,768 |
| Last 3 Years | 5.7% | 6.1% | 5.8% | 11,823 | 11,941 | 11,857 |
| Last 5 Years | 5.0% | 5.0% | 5.6% | 12,755 | 12,778 | 13,108 |
| Since Inception | 5.0% | 5.0% | 5.6% | 12,799 | 12,807 | 13,168 |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 50 Arbitrage Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Managers: Mr. Vikrant Mehta from (Managing since 18-Jan-21), Mr. Vikas Nathani (Managing Since 01-Jan-24). Inception date of the scheme (09-Sep-19). Face Value per unit: Rs. 10. ITI Arbitrage Fund NAV as on September 30, 2024: Rs. 12.3219 (Regular Growth Option), Rs. 12.7990 (Direct Growth Option)

Disclaimer - Fund Performance

The performance details provided herein are of Growth option under Direct and Regular Plans. Assuming Rs. 10,000 invested as lumpsum 1 year ago as well as since inception. The returns for the respective periods are provided as on last available NAV of 30th September 2024. Returns 1 year and above are Compounded Annualised, below 1 year returns for are Simple Annualised. Load is not taken into consideration for computation of performance. Different plans shall have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged to the Other than Direct Plan. The performance data of the scheme(s) managed by the respective Fund manager which has/have not completed 6 months is not provided. *Mr. Rajesh Bhatia is the Fund Manager for overseas investments (Since 08th June 2024) of ITI Multi Cap Fund, ITI Large Cap Fund, ITI Mid Cap Fund, ITI Small Cap Fund, ITI Pharma and Healthcare Fund, ITI Banking and Financial Services Fund, ITI Value Fund, ITI Balanced Advantage Fund, ITI Flexi Cap Fund & ITI Focused Equity Fund. There is no overseas investment at this point of time. (*Mr. Tanay Gabhawala ceases to be a Dedicated Fund Manager for overseas investments for the schemes of ITI Mutual Fund and Key Personnel of ITI Asset Management Limited with effect from Friday, June 07, 2024.)

(SIP) Returns

September 30, 2024

ITI Multi Cap Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,45,871 | 42.32% | 1,46,272 | 43.01% | 1,41,142 | 34.26% |
| Last 3 Years | 3,60,000 | 5,78,412 | 33.36% | 5,63,752 | 31.41% | 4,99,835 | 22.52% |
| Last 5 Years | 6,00,000 | 11,34,932 | 25.80% | 12,46,118 | 29.73% | 10,32,545 | 21.87% |
| Since Inception | 6,50,000 | 12,57,112 | 24.48% | 14,02,296 | 28.66% | 11,52,577 | 21.19% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,47,278 | 44.74% | 1,46,272 | 43.01% | 1,41,142 | 34.26% |
| Last 3 Years | 3,60,000 | 5,96,665 | 35.73% | 5,63,752 | 31.41% | 4,99,835 | 22.52% |
| Last 5 Years | 6,00,000 | 12,00,625 | 28.16% | 12,46,118 | 29.73% | 10,32,545 | 21.87% |
| Since Inception | 6,50,000 | 13,36,608 | 26.82% | 14,02,296 | 28.66% | 11,52,577 | 21.19% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 Multicap 50:25:25 TRI Additional Benchmark: Nifty 500 Multicap 50:25:25 TRI from Nifty 500 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR (compound annual growth rate) Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI ELSS Tax Saver Fund (formerly known as ITI Long Term Equity Fund) (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,50,315 | 50.01% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Last 3 Years | 3,60,000 | 5,91,816 | 35.11% | 5,37,373 | 27.83% | 4,99,835 | 22.52% |
| Since Inception | 6,00,000 | 11,75,266 | 27.28% | 11,37,317 | 25.90% | 10,30,970 | 21.82% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,51,901 | 52.78% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Last 3 Years | 3,60,000 | 6,10,695 | 37.53% | 5,37,373 | 27.83% | 4,99,835 | 22.52% |
| Since Inception | 6,00,000 | 12,44,282 | 29.68% | 11,37,317 | 25.90% | 10,30,970 | 21.82% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Small Cap Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,51,176 | 51.51% | 1,48,810 | 47.39% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 6,35,654 | 40.65% | 6,21,496 | 38.89% | 4,99,835 | 22.52% |
| Since Inception | 5,60,000 | 12,12,691 | 34.09% | 13,34,116 | 38.55% | 9,38,842 | 22.42% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,52,702 | 54.19% | 1,48,810 | 47.39% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 6,55,540 | 43.08% | 6,21,496 | 38.89% | 4,99,835 | 22.52% |
| Since Inception | 5,60,000 | 12,79,699 | 36.59% | 13,34,116 | 38.55% | 9,38,842 | 22.42% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Smallcap 250 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Balanced Advantage Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,34,441 | 23.08% | 1,33,583 | 21.67% | 1,41,142 | 34.26% |
| Last 3 Years | 3,60,000 | 4,60,488 | 16.66% | 4,50,547 | 15.13% | 4,99,835 | 22.52% |
| Since Inception | 5,80,000 | 8,10,438 | 13.84% | 8,22,193 | 14.45% | 8,48,533 | 15.78% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,35,754 | 25.25% | 1,33,583 | 21.67% | 1,41,142 | 34.26% |
| Last 3 Years | 3,60,000 | 4,74,443 | 18.78% | 4,50,547 | 15.13% | 4,99,835 | 22.52% |
| Since Inception | 5,80,000 | 8,53,194 | 16.01% | 8,22,193 | 14.45% | 8,48,533 | 15.78% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

(SIP) Returns

September 30, 2024

ITI Arbitrage Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,24,608 | 7.21% | 1,24,134 | 6.46% | 1,24,987 | 7.81% |
| Last 3 Year | 3,60,000 | 3,95,159 | 6.15% | 3,99,165 | 6.82% | 3,99,289 | 6.84% |
| Last 5 Year | 6,00,000 | 6,80,287 | 4.97% | 6,96,227 | 5.89% | 6,96,759 | 5.92% |
| Since Inception | 6,10,000 | 6,92,609 | 4.94% | 7,09,035 | 5.86% | 7,09,918 | 5.91% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,25,102 | 7.99% | 1,24,134 | 6.46% | 1,24,987 | 7.81% |
| Last 3 Year | 3,60,000 | 3,99,817 | 6.93% | 3,99,165 | 6.82% | 3,99,289 | 6.84% |
| Last 5 Year | 6,00,000 | 6,93,746 | 5.75% | 6,96,227 | 5.89% | 6,96,759 | 5.92% |
| Since Inception | 6,10,000 | 7,06,545 | 5.72% | 7,09,035 | 5.86% | 7,09,918 | 5.91% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 50 Arbitrage Additional Benchmark: CRISIL 1 Year T-Bill Index. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Large Cap Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,39,697 | 31.83% | 1,43,727 | 38.65% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 5,08,406 | 23.76% | 5,14,070 | 24.56% | 4,99,835 | 22.52% |
| Since Inception | 4,60,000 | 6,79,423 | 20.74% | 6,98,565 | 22.28% | 6,79,361 | 20.73% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,41,299 | 34.53% | 1,43,727 | 38.65% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 5,25,603 | 26.19% | 5,14,070 | 24.56% | 4,99,835 | 22.52% |
| Since Inception | 4,60,000 | 7,09,496 | 23.14% | 6,98,565 | 22.28% | 6,79,361 | 20.73% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 100 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Mid Cap Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,52,554 | 53.93% | 1,48,657 | 47.13% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 6,27,004 | 39.58% | 6,11,366 | 37.61% | 4,99,835 | 22.52% |
| Since Inception | 4,30,000 | 7,75,861 | 34.55% | 7,75,477 | 34.52% | 6,21,323 | 20.97% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,54,123 | 56.69% | 1,48,657 | 47.13% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 6,47,764 | 42.14% | 6,11,366 | 37.61% | 4,99,835 | 22.52% |
| Since Inception | 4,30,000 | 8,07,215 | 37.05% | 7,75,477 | 34.52% | 6,21,323 | 20.97% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Midcap 150 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Value Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,42,736 | 36.96% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 5,68,421 | 32.04% | 5,39,436 | 28.11% | 5,01,489 | 22.76% |
| Since Inception | 4,00,000 | 6,37,890 | 29.17% | 6,09,900 | 26.20% | 5,66,452 | 21.39% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,44,285 | 39.60% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Last 3 Year | 3,60,000 | 5,87,625 | 34.56% | 5,39,436 | 28.11% | 5,01,489 | 22.76% |
| Since Inception | 4,00,000 | 6,61,876 | 31.64% | 6,09,900 | 26.20% | 5,66,452 | 21.39% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

For details of other Schemes managed by Fund Manager please refer to page no. 29 to 32.

Disclaimer - Fund SIP Performance

The performance details provided herein are of Growth option under Direct and Regular Plans. The Fund(s) offer Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say Rs. 10,000 systematically on the first Business Day of every month over a period of time in the Growth Option of respective scheme. The returns are calculated by XIRR approach assuming investment of 10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with correct allowance for the time impact of the transactions.

(SIP) Returns

September 30, 2024

ITI Banking and Financial Services Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,33,347 | 21.28% | 1,38,098 | 29.15% | 1,41,142 | 34.26% |
| Since Inception | 3,40,000 | 4,34,546 | 17.64% | 4,42,299 | 18.98% | 4,69,909 | 23.61% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,34,757 | 23.60% | 1,38,098 | 29.15% | 1,41,142 | 34.26% |
| Since Inception | 3,40,000 | 4,48,076 | 19.96% | 4,42,299 | 18.98% | 4,69,909 | 23.61% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Financial Services TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Pharma and Healthcare Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,55,550 | 59.22% | 1,54,905 | 58.08% | 1,41,142 | 34.26% |
| Since Inception | 3,50,000 | 5,64,717 | 34.79% | 5,71,482 | 35.73% | 4,84,461 | 23.00% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,57,239 | 62.22% | 1,54,905 | 58.08% | 1,41,142 | 34.26% |
| Since Inception | 3,50,000 | 5,83,261 | 37.35% | 5,71,482 | 35.73% | 4,84,461 | 23.00% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Healthcare TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Flexi Cap Fund (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,49,055 | 47.82% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Since Inception | 2,00,000 | 2,86,986 | 48.36% | 2,70,391 | 39.37% | 2,54,993 | 30.94% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,50,517 | 50.36% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Since Inception | 2,00,000 | 2,91,922 | 51.02% | 2,70,391 | 39.37% | 2,54,993 | 30.94% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

ITI Focused Equity (SIP) Returns

| Period | Amount Invested | Fund Value (₹) | Fund Returns (%) | Benchmark Value (₹) | Benchmark Returns (%) | Additional Benchmark Value (₹) | Additional Benchmark Returns (%) |
|------------------|-----------------|----------------|------------------|---------------------|-----------------------|--------------------------------|----------------------------------|
| Regular - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,46,530 | 43.45% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Since Inception | 1,60,000 | 2,03,109 | 38.88% | 2,03,813 | 39.52% | 1,95,380 | 31.84% |
| Direct - Growth | | | | | | | |
| Last 1 Year | 1,20,000 | 1,48,144 | 46.24% | 1,45,027 | 40.87% | 1,41,142 | 34.26% |
| Since Inception | 1,60,000 | 2,05,973 | 41.49% | 2,03,813 | 39.52% | 1,95,380 | 31.84% |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. For SIP returns, monthly investment of Rs.10,000 invested on the 1st business day of every month has been considered. CAGR Returns (%) are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return).

Disclaimer - Fund SIP Performance

The performance details provided herein are of Growth option under Direct and Regular Plans. The Fund(s) offer Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say Rs. 10,000 systematically on the first Business Day of every month over a period of time in the Growth Option of respective scheme. The returns are calculated by XIRR approach assuming investment of Rs. 10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with correct allowance for the time impact of the transactions.

Income Distribution Cum Withdrawal - IDCW i.e. Dividend History

ITI ELSS Tax Saver Fund *(formerly known as ITI Long Term Equity Fund)*

| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|----------------------------|--|--------------------------------|-------------------------------|
| 22-Dec-20 | Regular Plan - IDCW Option | 0.5000 | 0.5000 | 11.4328 |
| 22-Dec-20 | Direct Plan - IDCW Option | 0.5000 | 0.5000 | 11.7326 |
| 07-Mar-24 | Regular Plan - IDCW Option | 0.80 | 0.80 | 20.0180 |
| 07-Mar-24 | Direct Plan - IDCW Option | 0.80 | 0.80 | 21.9387 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

ITI Multi Cap Fund

| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|----------------------------|--|--------------------------------|-------------------------------|
| 22-Dec-20 | Regular Plan - IDCW Option | 0.5000 | 0.5000 | 11.1650 |
| 22-Dec-20 | Direct Plan - IDCW Option | 0.5000 | 0.5000 | 11.5566 |
| 07-Mar-24 | Regular Plan - IDCW Option | 0.80 | 0.80 | 20.0562 |
| 07-Mar-24 | Direct Plan - IDCW Option | 0.80 | 0.80 | 22.1924 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

ITI Balanced Advantage Fund

| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|----------------------------|--|--------------------------------|-------------------------------|
| 21-Jul-24 | Regular Plan - IDCW Option | 0.1000 | 0.1000 | 13.3276 |
| 21-Jul-24 | Direct Plan - IDCW Option | 0.1000 | 0.1000 | 14.6763 |
| 19-Aug-24 | Regular Plan - IDCW Option | 0.1000 | 0.1000 | 13.2293 |
| 19-Aug-24 | Direct Plan - IDCW Option | 0.1000 | 0.1000 | 14.5976 |
| 16-Sep-24 | Regular Plan - IDCW Option | 0.1000 | 0.1000 | 13.4599 |
| 16-Sep-24 | Direct Plan - IDCW Option | 0.1000 | 0.1000 | 14.8825 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

ITI Small Cap Fund

| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|----------------------------|--|--------------------------------|-------------------------------|
| 07-Mar-24 | Regular Plan - IDCW Option | 0.80 | 0.80 | 23.1110 |
| 07-Mar-24 | Direct Plan - IDCW Option | 0.80 | 0.80 | 25.1074 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

ITI Mid Cap Fund

| Record Date | Plan(s) Option(s) | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|----------------------------|--|--------------------------------|-------------------------------|
| 07-Mar-24 | Regular Plan - IDCW Option | 0.80 | 0.80 | 18.1157 |
| 07-Mar-24 | Direct Plan - IDCW Option | 0.80 | 0.80 | 19.3200 |

Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: <https://www.itiamc.com>

Riskometer of the Scheme and the Primary Benchmark

September 30, 2024

| Scheme Name | This Product is Suitable for Investors Who Are Seeking [^] | Riskometer of the Scheme | Primary Benchmark Name | Riskometer of the Primary Benchmark |
|---|--|---|---------------------------------|---|
| ITI ELSS Tax Saver Fund <i>(formerly known as ITI Long Term Equity Fund)</i> | - Capital appreciation over long term - Investment in equity and equity related securities [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 500 TRI | Investors understand that their principal will be at Very High risk |
| ITI Multi Cap Fund | - Long-term capital growth - Investment in equity and equity-related securities of companies across various market capitalization [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 500 Multicap 50:25:25 TRI | Investors understand that their principal will be at Very High risk |
| ITI Large Cap Fund | - Capital appreciation over long term - Investment in equity and equity related instruments of large cap companies [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 100 TRI | Investors understand that their principal will be at Very High risk |
| ITI Mid Cap Fund | - Capital appreciation over long term - Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of mid cap companies [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty Midcap 150 TRI | Investors understand that their principal will be at Very High risk |
| ITI Small Cap Fund | - Capital appreciation over long term - Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of small cap companies [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty Smallcap 250 TRI | Investors understand that their principal will be at Very High risk |
| ITI Value Fund | - Capital appreciation over long term - Investments in portfolio predominantly consisting of equity and equity related instruments by following a value investment strategy [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 500 TRI | Investors understand that their principal will be at Very High risk |
| ITI Pharma and Healthcare Fund | - Capital appreciation over long term - Investments in equity and equity related securities of companies engaged in Pharma and Healthcare. [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty Healthcare TRI | Investors understand that their principal will be at Very High risk |
| ITI Banking and Financial Services Fund | - Capital appreciation over long term - Investments in equity and equity related securities of companies engaged in banking and financial services [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty Financial Services TRI | Investors understand that their principal will be at Very High risk |
| ITI Flexi Cap Fund | - Capital appreciation over long term - Investments in a diversified portfolio consisting of equity and equity related instruments across market capitalization [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 500 TRI | Investors understand that their principal will be at Very High risk |

Riskometer of the Scheme and the Primary Benchmark

September 30, 2024

| Scheme Name | This Product is Suitable for Investors Who Are Seeking [^] | Riskometer of the Scheme | Primary Benchmark Name | Riskometer of the Primary Benchmark |
|-------------------------------|--|---|---|---|
| ITI Liquid Fund | - Income over short term. - Investment in money market and debt instruments. [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Low to Moderate risk | CRISIL Liquid Debt A-I Index | Investors understand that their principal will be at Low to Moderate risk |
| ITI Ultra Short Duration Fund | - Regular income over short term - Investments in debt and money market instruments, such that the Macaulay duration of the portfolio is between 3 months - 6 months. [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Low to Moderate risk | CRISIL Ultra Short Duration Debt A-I Index | Investors understand that their principal will be at Low to Moderate risk |
| ITI Banking & PSU Debt Fund | - Regular income over short to medium term - Investments in debt and money market instruments, consisting predominantly of securities issued by Banks, Public Sector undertakings, Public Financial Institutions & Municipal Bonds [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Moderate risk | CRISIL Banking and PSU Debt A-II Index | Investors understand that their principal will be at Low to Moderate risk |
| ITI Dynamic Bond Fund | - Regular income over medium to long term - Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition. [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Moderate risk | CRISIL Dynamic Bond A-III Index | Investors understand that their principal will be at Moderate risk |
| ITI Balanced Advantage Fund | - Capital appreciation while generating income over medium to long term - Dynamic Asset allocation between equity, equity related Instruments and fixed income instruments so as to provide with long term capital appreciation [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 50 Hybrid Composite Debt 50:50 Index | Investors understand that their principal will be at High risk |
| ITI Arbitrage Fund | - To generate income by predominantly investing in arbitrage opportunities - Investments predominantly in arbitrage opportunities in the cash and derivative segments of the equity markets and the arbitrage opportunities available within the derivative segment and by investing the balance in debt and money market instruments [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Low risk | Nifty 50 Arbitrage Index | Investors understand that their principal will be at Low risk |
| ITI Overnight Fund | - Regular income with low risk and high level of liquidity - Investment in money market and debt instruments with overnight maturity [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Low risk | CRISIL Liquid Overnight Index | Investors understand that their principal will be at Low risk |
| ITI Focused Equity Fund | - Capital appreciation over long term - Investments in a concentrated portfolio of equity & equity related instruments of up to 30 companies [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | Nifty 500 TRI | Investors understand that their principal will be at Very High risk |
| ITI Large & Mid Cap Fund | - Capital appreciation over long term - Investments in equity and equity related instruments of large cap and mid cap companies [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | Investors understand that their principal will be at Very High risk | [As per AMFI, Tier I Benchmark is NIFTY LARGE - MIDCAP 250 Index (TRI)] | Investors understand that their principal will be at Very High risk |

*Benchmark of the scheme has been change from " CRISIL Banking and PSU Debt Index " to " CRISIL Banking and PSU Debt A-II Index " w.e.f. 12th March 2024

Potential Risk Class Matrix of Fixed Income fund September 30, 2024

ITI Overnight Fund

| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

ITI Dynamic Bond Fund

| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | A-III | |

ITI Liquid Fund

| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | A-I | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

ITI Ultra Short Duration Fund

| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | A-II | |
| Relatively High (Class III) | | | |

ITI Banking & PSU Debt Fund

| Potential Risk Class | | | |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit risk of scheme → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | A-III | | |

Disclaimer : All figures and data given in the document are dated unless stated otherwise. In the preparation of the material contained in this fact sheet, the ITI Asset Management Limited ("AMC") has used information that is publicly available, including information developed in-house. However, the AMC does not warrant the accuracy, reasonableness and/ or completeness of any information. The information provided is not intended to be used by investors as the sole basis for investment decisions, who must make their own investment decisions, based on their own investment objectives, financial positions and needs of specific investor. Investors are advised to consult their own legal tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of ITI Mutual Fund. The information contained herein should not be construed as a forecast or promise nor should it be considered as an investment advice. The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The data is used to explain the concept and is for understanding purpose only and should not used for development or implementation of an investment strategy. Investments in mutual funds should not be construed as guarantee of any minimum returns. This information has been prepared on the basis of internal data, publicly available information and other sources believed to be reliable. The information contained in this presentation is for general purposes only and not a complete disclosure of every material fact. The stocks/sectors mentioned in the information are used to explain the concept and is for understanding purpose only and should not be used for development or implementation of an investment strategy. It should not be construed as investment advice to any party. The presentation does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The statements made herein may include statements of future expectations and other forward-looking statements that are based on our current views and scenarios and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. Readers shall be fully responsible/liable for any decision taken on the basis of this presentation. The stocks/sectors may or may not be part of our portfolio/strategy/ schemes. **Past performance may or may not be sustained in future and is not a guarantee of any future returns and should not be used as a basis of comparison with other investments. Index performance does not signify scheme performance**

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

We would like to thank you for your trust in ITI Mutual Fund.

We encourage you to connect with us on our digital platforms.

We request you to submit transactions / requests by using various other modes i.e. AMC website (www.itiamc.com) / RTA website <http://mfs.kfintech.com/mfs/> / RTA Mobile app / MFU website / MFU mobile application or connect with your financial advisor.

If you have any further queries, our phone line is available to assist you between 9:00 a.m. to 6 p.m. from Monday to Saturday on 18002669603 (Toll free). Alternatively, you can also e-mail us at mfasst@itiorg.com. We would appreciate your patience while we work on your query and ready to provide satisfactory responses.

Thanking you, and assuring you of our best services always.

Glossary

- **Average Maturity:** Weighted average maturity of the securities in scheme.
- **Macaulay Duration (Duration):** Macaulay Duration (Duration) measures the price volatility of fixed income securities. It is often used in the comparison of interest rate risk between securities with different coupons and different maturities. It is defined as the weighted average time to cash flows of a bond where the weights are nothing but the present value of the cash flows themselves. It is expressed in years. The duration of a fixed income security is always shorter than its term to maturity, except in the case of zero-coupon securities where they are the same.
- **Growth and Cumulative option:** Growth and Cumulative words are used alternatively.
- **Risk ratio data:** There are few stocks which are having abnormal price to earnings multiple, because of the aberration (Covid-19) in the financial results (of the base year). We believe the price to book multiple is a better indicator of the business valuation especially in this kind of abnormal situations. Investors should ideally normalise these valuation multiples to have a better idea of the portfolio.
- **Portfolio Turnover Ratio:** Portfolio Turnover Ratio is the percentage of a fund's holdings that have changed in a given period. This ratio measures the fund's trading activity, which is computed by taking the lesser of purchases or sales and dividing it by average monthly net assets.
- **Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio is closely tracking benchmark index and higher tracking error indicates higher deviation of portfolio returns from benchmark index returns.
- **Risk Free Return:** The theoretical rate of return of an investment with safest (zero risk) investment in a country.
- **IDCW - IDCW** stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).
- **Portfolio Yield (Yield To Maturity):** Weighted average yield of the securities in a scheme portfolio.
- **Total Expense Ratio (TER):** Total expenses charged to scheme for the month expressed as a percentage to average monthly net assets.

How to read factsheet



- **Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.
- **Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.
- **Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.
- **SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for a SIP that invests Rs. 500 on every 15th of a month in an equity fund for a period of three years.
- **NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which an investor enters or exits the mutual fund.
- **Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds. Some typical benchmarks include the NIFTY, Sensex, BSE200, NSE500, Crisil Liquid Fund Index and 10-Year Gsec.
- **Entry Load:** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged when an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101. (Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor).
- **Exit Load:** Exit load is charged when an investor redeems the units of a mutual fund. The exit load is reduced from the prevailing NAV at the time of redemption. The investor will receive redemption proceeds at net value of NAV less Exit Load. For instance, if the NAV is Rs. 100 and the exit load is 1%, the investor will receive Rs. 99.
- **Yield to Maturity (YTM):** The Yield to Maturity or the YTM is the rate of return when a bond is held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.
- **Modified Duration** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.
- **Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.
- **Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.
- **Beta:** Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.
- **AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.
- **Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.
- **Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is termed an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.
- **Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Double Benefit with ITI Large & Mid Cap Fund



Strength

Agility

| ITI Large & Mid Cap Fund (An open ended equity scheme investing in both large cap and mid cap stocks) | | |
|--|---|--|
| Product Labelling | Riskometer of the Scheme | |
| This product is suitable for investors who are seeking*: |  | |
| <ul style="list-style-type: none"> • Capital appreciation over long term • Investments in equity and equity related instruments of large cap and mid cap companies | Riskometer of the benchmark "NIFTY LARGE - MIDCAP 250 Index (TRI)" | |
| * Investors should consult their financial advisers if in doubt about whether the product is suitable for them. |  | |

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.