

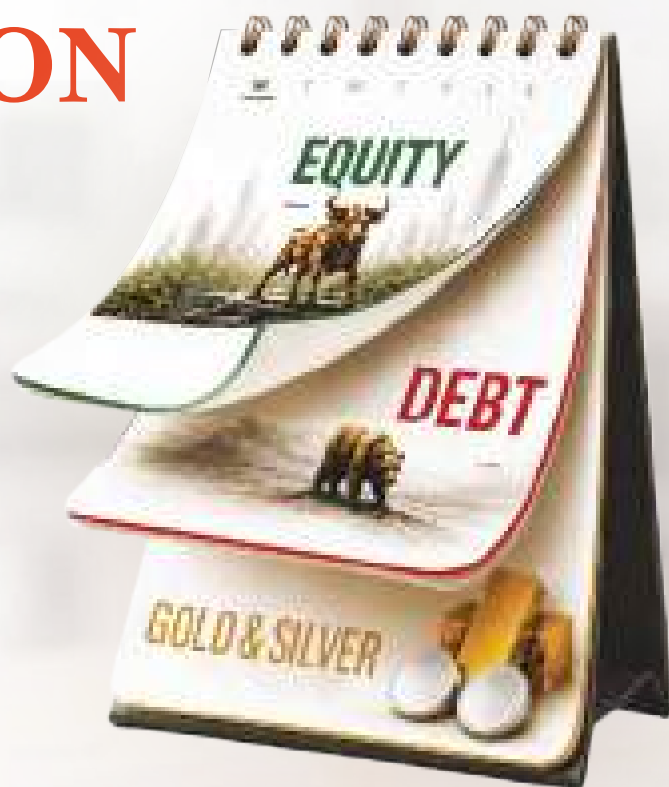
FUND FACTSHEET

(SEPTEMBER 2026)

ITI MULTI ASSET ALLOCATION FUND

Different Days call for
Different Assets.

Be Ready for **all** of them.



ITI Mutual Fund | SEBI Regn No: MF/073/18/01

Thank you to our Partners and Investors for the unwavering support and continued contributions.

Available on BSE STAR MF, NSE Invest and MFU platforms.

1800 266 9603

mfassist@itiorg.com

www.itiamc.com

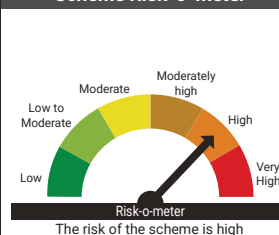
ITI MULTI ASSET ALLOCATION FUND

An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives is suitable for investors who are seeking*:

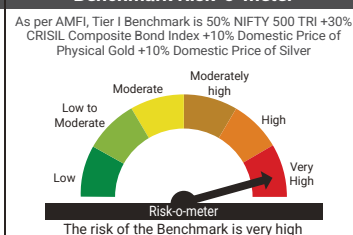
- Capital appreciation over long term
- Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives

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

Scheme Risk-o-meter



Benchmark Risk-o-meter



Market Outlook	Page No.
Equity Market Update	1
Debt Market Update	2
Market Outlook	3
Equity Funds Ready Reckoner	4
Hybrid Funds Ready Reckoner	6
Debt Funds Ready Reckoner	7
Equity Funds	
ITI Multi Cap Fund	8
ITI ELSS Tax Saver Fund <i>(formerly known as ITI Long Term Equity Fund)</i>	9
ITI Large Cap Fund	10
ITI Mid Cap Fund	11
ITI Small Cap Fund	12
ITI Value Fund	13
ITI Pharma and Healthcare Fund	14
ITI Banking and Financial Services Fund	15
ITI FlexiCap Fund	16
ITI Focused Fund <i>(formerly known as ITI Focused Equity Fund)</i>	17
ITI Large & Mid Cap Fund	18
ITI Bharat Consumption Fund	19
ITI Business Cycle Fund	20
Hybrid Funds	
ITI Balanced Advantage Fund	21
ITI Arbitrage Fund	22
ITI Multi Asset Allocation Fund	23
Debt Funds	
ITI Overnight Fund	24
ITI Liquid Fund	25
ITI Ultra Short Term Fund	26
ITI Banking & PSU Debt Fund	27
ITI Dynamic Term Fund	28
Performance	
Fund Performance	29
Systematic Investment Plan	
SIP Returns	33
Income Distribution Cum Withdrawal - IDCW	
Dividend History	36
Riskometer	
Riskometer of the Scheme and the Primary Benchmark & Potential Risk Class Matrix	37
Glossary	
How to read factsheet	38

Equity Market Update

Market Overview

Indian equity markets experienced a challenging month in September 2026, weighed down by foreign selling, rising global bond yields, elevated crude oil prices and geopolitical concerns. These factors affected investor sentiment and contributed to a broad-based decline across benchmark and broader market indices. Uncertainty surrounding global developments and continued pressure from foreign institutional flows kept market participation cautious during the month.

Benchmark indices witnessed a significant correction, with the BSE Sensex and NSE Nifty declining by 5.82% and 6.06%, respectively. Broader markets also remained under pressure, with the BSE Midcap Index falling 6.81%, while the BSE Smallcap Index declined 1.77%. The sharper correction in mid-cap stocks highlighted the weakness across market segments, although small-cap stocks demonstrated relative resilience compared with the benchmark and mid-cap indices.

Market Performance

• BSE Sensex: -5.82% • NSE Nifty: -6.06% • BSE Midcap Index: -6.81% • BSE Smallcap Index: -1.77%

Sectoral Performance

Top Performers

• BSE Healthcare: -2.95% • BSE Power: -3.15% • BSE Metals: -3.37%

Top Losers

• BSE IT: -10.09% • BSE Consumer Durables: -9.46% • BSE Auto: -8.78%

Overall, equity markets remained under significant pressure during September 2026, as global uncertainties, elevated crude oil prices, rising bond yields and foreign selling weighed on sentiment. While Healthcare, Power and Metals relatively outperformed by registering comparatively lower declines, IT, Consumer Durables and Auto witnessed sharper corrections, reflecting broad-based weakness across sectors.

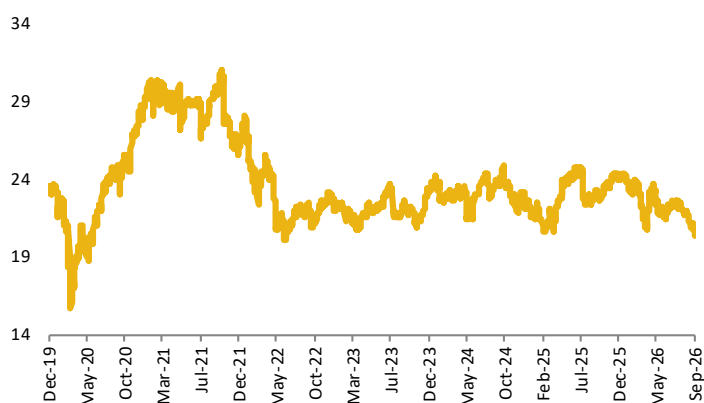
Equity Market Outlook

Corporate earnings, crude oil prices, global interest rates, US tariff developments and geopolitical events are likely to remain key drivers of equity market performance in the near term. Developments across global markets and movements in foreign institutional investor flows may influence market sentiment and contribute to intermittent volatility.

Festive-season spending and rural consumption will be important indicators of domestic demand strength and earnings momentum. Trends in consumer spending, manufacturing activity and corporate performance will help investors assess the sustainability of economic growth and its potential impact on corporate earnings across sectors.

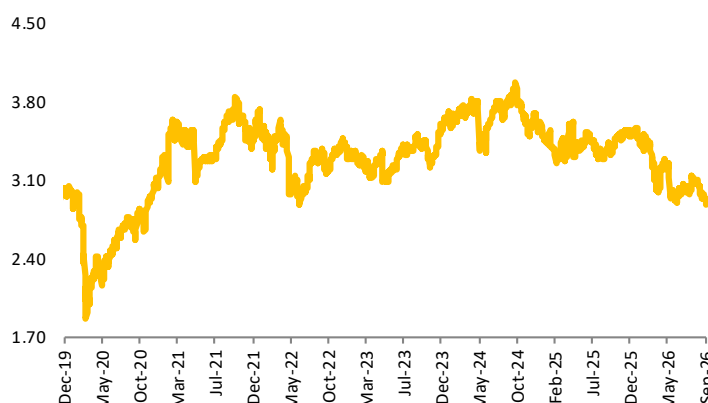
The medium-term outlook for Indian equities remains constructive, supported by resilient domestic fundamentals, infrastructure spending and the potential for continued earnings growth. However, valuations remain uneven across market segments, making stock selection and sector allocation increasingly important. Investors may benefit from a selective and disciplined investment approach focused on companies with strong balance sheets, sustainable earnings visibility, healthy cash flows and sound business fundamentals. While domestic growth drivers provide support, global uncertainties and valuation considerations may lead to periods of market volatility. A balanced approach, with an emphasis on long-term business prospects and risk management, remains important in navigating evolving market conditions.

Nifty 50 - P/E



Source: Bloomberg data as on September, 2026

Nifty 50 - P/B



Source: Bloomberg data as on September, 2026

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

Key Domestic Yield Indicators

Index	September 2026	Change in %					
		1M	3M	6M	1Y	3Y	5Y
10Y GSEC CMT	7.19	6.95	6.75	7.04	6.58	7.22	6.22
10Y AAA CMT	7.55	7.55	7.55	7.69	7.29	7.70	6.86
10Y SPREAD	0.36	0.60	0.80	0.66	0.71	0.48	0.64
1Y CD	7.15	7.15	7.00	7.57	7.57	7.45	3.98
3M CD	6.34	6.40	6.50	5.85	5.90	7.00	3.53
1Y CP	6.90	7.00	6.95	7.75	6.30	7.50	4.03
3M CP	6.20	6.40	6.70	7.35	5.90	7.12	3.48

Source: Bloomberg

Inflation Indicators

Index	Latest Available Value	Change in %					
		1M	3M	6M	1Y	3Y	5Y
CPI	4.82	4.45	3.93	3.21	2.01	6.83	5.30
Food & Beverages	5.66	5.24	4.55	3.35	0.05	9.19	3.73
Core CPI	4.44	4.16	3.83	3.41	4.20	4.83	5.89

Source: Bloomberg

Key Indicators

Index	Month End Value	Change in %					
		1M	3M	6M	1Y	3Y	5Y
US 10Y CMT YIELD	5.29	53.50	87.10	98.20	114.30	71.40	380.10
US 2Y CMT YIELD	4.89	53.70	74.80	108.80	128.30	-16.50	460.56
USDINR	95.98	0.53	1.39	1.33	7.19	12.93	21.73
Manufacturing PMI	55.10	2.30	0.90	1.20	-2.60	-2.40	1.40
Service PMI	55.20	1.10	-2.20	-2.30	-5.70	-5.80	0.00
IIP#	8.00	0.60	3.00	3.60	3.30	-2.90	-5.00
Brent	103.53	13.04	30.61	-14.82	36.51	8.22	25.01

Source: Bloomberg Data as of September 2026, *Data as of August 2026

US \$ Billion	1 Year	Change in %					
		2025	2024	2023	2022	2021	2020
Trade Deficit	-228.32	-302.91	-262.57	-248.44	-285.66	-183.54	-92.24
Net Oil Imports	-85.19	-121.81	-119.36	-105.08	-133.83	-94.74	-16.29
Net Non-Oil Trade Deficit	-143.13	-181.10	-143.21	-143.35	-151.83	-88.80	-75.95
Net Gold Imports	57.41	86.83	-48.29	-36.51	-36.30	-49.08	-15.39
Trade Deficit ex Oil & Gold	-200.53	-267.93	-94.92	-106.84	-115.53	-39.72	-60.56
NET of Principal Commodities Electronic Goods	-58.67	-57.19	-59.75	-59.00	-59.29	-52.27	-39.32

Source: Bloomberg data as on September, 2026

Sectoral Performance

US \$ Billion	1 Year	Change in %					
		1M	3M	6M	1Y	3Y	5Y
Nifty Auto	26294	-8.83	-0.70	10.62	-0.94	17.52	19.92
Nifty Bank	54633	-5.85	-5.06	8.67	-0.01	7.00	7.86
Nifty Energy	36636	-3.46	-7.81	5.13	4.68	10.25	9.89
Nifty FMCG	44508	-3.30	-8.78	-2.26	-18.65	-4.80	1.94
Nifty India Consumption	11073	-6.19	-3.84	7.14	-8.21	9.37	9.00
Nifty Infrastructure	8734	-4.85	-7.01	2.02	-3.03	11.82	11.68
Nifty IT	27705	-11.18	5.35	-4.67	-17.68	-4.47	-4.58
Nifty Metal	12761	-3.28	1.93	14.56	27.12	23.06	17.85
Nifty Commodities	9310	-3.93	-4.93	2.00	3.61	12.77	10.30
Nifty Pharma	26438	-2.75	4.39	18.92	23.23	19.64	12.81
Nifty PSE	9360	-3.54	-6.21	-2.08	-4.49	16.00	17.96
Nifty Realty	847	-6.28	2.15	30.13	-2.33	13.73	10.52

Source: NSE Data is based on PRI, data as on September, 2026

Domestic Indices Performance

Index	September 2026	Change in %					
		1M	3M	6M	1Y	3Y	5Y
BSE Sensex	72480	-5.82	-5.23	0.74	-9.70	3.25	4.15
Nifty 50	22620	-6.06	-5.22	1.29	-8.09	4.82	5.12
Nifty 100	23735	-5.95	-4.74	3.76	-6.17	6.62	5.87
Nifty 200	13170	-6.29	-4.59	5.43	-4.15	7.79	7.16
Nifty 500	22072	-5.88	-4.02	7.52	-2.91	8.46	7.95
NIFTY Midcap 150	21868	-7.09	-3.98	12.54	3.94	13.01	13.98
NIFTY Smallcap 250	17799	-3.12	0.44	24.57	6.63	13.30	13.70

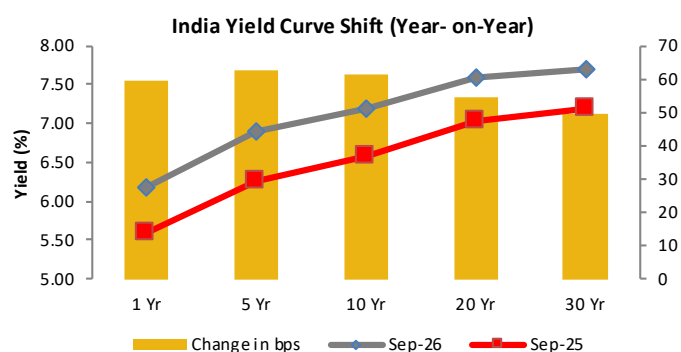
Source: NSE & BSE. Data is based on PRI, data as on September, 2026

Global Indices Performance

Index	September 2026	Change in %					
		1M	3M	6M	1Y	3Y	5Y
DJIA	50906	-4.29	-2.70	9.85	9.72	14.93	8.50
S&P 500	7652	-0.45	2.03	17.20	14.40	21.25	12.17
FTSE	10606	-2.02	1.04	4.22	13.43	12.07	8.56
DAX	25199	-4.03	0.81	11.11	5.52	17.84	10.54
CAC	7965	-4.44	-5.23	1.89	0.87	3.73	4.08
Nikkei	66754	0.67	-4.72	30.73	48.56	27.91	17.77
Hang Seng	24613	-3.73	7.57	-0.71	-8.35	11.37	0.03
KOSPI	6838	0.26	-19.33	35.34	99.67	40.33	17.37
Shanghai	3842	-3.62	-6.16	-1.28	-1.05	7.28	1.49
MSCI EM	1705	-0.84	-1.05	22.02	26.66	21.36	6.35
MSCI India	29	-7.08	-6.04	2.54	-11.84	2.46	0.91

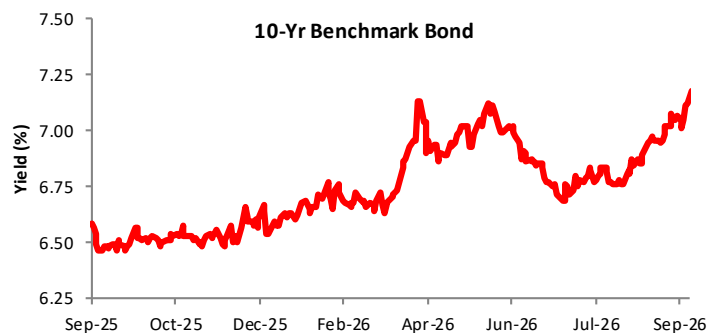
Source: Thomson Reuters Eikon, data as on September, 2026

India Yield Curve Shift (Year- on- Year)



Source: Thomson Reuters Eikon data as on September, 2026

10-Yr Benchmark Gsec Bond



Source: CCIL data as on September, 2026

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

Debt Market Update

The Reserve Bank of India's October 2026 Monetary Policy Committee meeting marked a clear shift towards tighter monetary conditions. The MPC unanimously raised the policy repo rate by 25 basis points to 5.50%—the first hike since March 2023—and changed its stance from **neutral to calibrated tightening**. The SDF rate now stands at 5.25%, while the MSF rate and Bank Rate are at 5.75%.

The revised stance effectively removes the prospect of near-term rate cuts. The next policy move is more likely to be either a pause or a further hike, depending on the persistence of inflation, currency movements, oil prices, domestic demand and global financial conditions. The RBI's guidance suggests that any additional tightening is likely to be gradual and data-dependent rather than mechanical.

Growth remains resilient

The RBI raised its FY27 real GDP growth forecast to 7.1% from 6.7%, supported by resilient private consumption, investment, exports, credit growth and services activity. Real GDP growth stood at 7.8% in Q1 FY27, while manufacturing and services PMIs remained in expansion territory, averaging 53.8 and 54.2, respectively.

The stronger growth outlook provides the RBI with greater flexibility to prioritise inflation control. However, growth is expected to moderate over the course of the year, with risks arising from a deficient monsoon, elevated commodity prices, geopolitical tensions, trade frictions and tighter global financial conditions.

Inflation risks have increased

The inflation outlook has become less comfortable. CPI inflation rose to 4.8% in August 2026 from 4.5% in July, while core inflation increased to 4.2% from 3.9%. The RBI revised its FY27 CPI inflation forecast upwards to **5.2% from 5.0%**, with quarterly projections of 4.9% in Q2, 6.0% in Q3 and 5.7% in Q4.

The FY28 CPI forecast was also revised higher to 5.0% from 4.6%. Higher food and fuel prices, elevated crude oil prices, currency depreciation and potential second-round effects remain important upside risks. Strong domestic demand and credit growth could also make inflation more persistent, limiting the scope for monetary easing.

Implications for bonds

The policy signals a **higher-for-longer interest-rate environment**. While further rate hikes are expected to be gradual, the repo rate could move towards 6.00% if inflation remains elevated, the rupee comes under sustained pressure, or global risk premia rise. Domestic bond yields may remain volatile amid higher US Treasury yields and a narrowing India–US interest-rate differential. A US Treasury yield near 5.30% and an Indian 10-year government bond yield around 7.25% suggest that Indian bonds may require a higher risk premium, particularly if foreign portfolio flows weaken or the rupee approaches ₹97 per US dollar.

Liquidity management

The RBI is expected to manage liquidity through a gradual and market-based approach. System liquidity remains in surplus, with the banking system carrying a significant excess estimated at nearly ₹11 trillion. However, the RBI has not indicated an intention to absorb this surplus through an abrupt policy intervention.

Liquidity is expected to normalise progressively through higher currency leakage, reserve accumulation and foreign-exchange interventions. The RBI is likely to rely on tools such as **Variable Rate Reverse Repo auctions, foreign-exchange operations and Open Market Operation sales**, rather than an immediate CRR increase. This approach should allow the RBI to improve monetary transmission and contain excess monetary accommodation while retaining sufficient liquidity to support credit growth and economic activity.

Investment positioning

For fixed-income investors, a cautious approach towards duration remains appropriate until there is clearer evidence of sustained disinflation, stabilisation in global bond yields and reduced currency pressure. Short- to medium-duration strategies offer greater flexibility in a volatile rate environment, while staggered investments can help manage reinvestment and mark-to-market risks.

Investors may consider focusing on:

- Short- and low-duration strategies for capital stability.
- High-quality accrual opportunities with strong liquidity.
- Selective carry strategies where credit fundamentals remain robust.

in the coming months.

Debt Market Outlook

The October policy represents a **measured but distinctly hawkish pivot**. Stronger economic growth has given the RBI room to focus on inflation control, while higher inflation projections and the shift to calibrated tightening reduce the probability of near-term rate cuts. The debt-market outlook remains cautious. Bond yields are likely to be influenced by domestic inflation, RBI communication, global interest rates, crude oil prices, foreign capital flows and currency movements. A sustained decline in inflation, softer global yields and rupee stabilisation would be necessary for a durable improvement in the outlook for duration.

Source: RBI Monetary Policy, Bloomberg. This note is intended for information purposes only and should not be construed as investment advice. Mutual fund investments are subject to market risks; investors should read all scheme-related documents carefully.

Equity Funds Ready Reckoner

September 2026

Scheme Name	ITI Multi Cap Fund	ITI ELSS Tax Saver Fund*	ITI Large Cap Fund	ITI Mid Cap Fund	ITI Small Cap Fund	ITI Value Fund
Category	Multi Cap Fund	ELSS Tax Saver Fund	Large Cap Fund	Mid Cap Fund	Small Cap Fund	Value Fund
Inception Date	15-May-19	18-Oct-19	24-Dec-20	05-Mar-21	17-Feb-20	14-Jun-2021
Fund Manager	Mr. Dhimant Shah and Mr. Alok Ranjan	Mr. Alok Ranjan and Mr. Dhimant Shah	Mr. Alok Ranjan and Mr. Nilay Dalal	Mr. Alok Ranjan and Mr. Dhimant Shah	Mr. Dhimant Shah and Mr. Alok Ranjan	Mr. Nilay Dalal and Mr. Dhimant Shah
Benchmark	Nifty 500 Multicap 50:25:25 TRI	Nifty 500 TRI	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI	Nifty 500 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	Rs. 5,000/- and in multiples of Rs. 1/- thereafter

Portfolio details

Month End AUM (Rs in Crs)	1,499.93	444.77	352.13	1,452.83	3,666.32	345.71
Portfolio Beta	1.01	1.20	1.01	1.02	0.88	1.11
No. of scrips	80	71	47	93	86	71

Market Capitalisation

Large Cap %	41.29	28.62	83.01	14.48	7.63	42.33
Mid Cap %	27.39	7.31	4.80	65.76	21.06	10.47
Small Cap %	30.19	63.05	11.23	17.69	68.14	42.79
Top 5 Sectors %	66.87	74.63	60.90	71.96	68.31	71.17
Top 10 Holdings %	26.85	25.08	45.48	18.57	21.77	25.24

(*formerly known as ITI Long Term Equity 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 of Riskometer for each scheme.
- Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
- With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST) for both Direct and Regular plans.

Equity Funds Ready Reckoner

September 2026

Scheme Name	ITI Pharma and Healthcare Fund	ITI Banking and Financial Services Fund	ITI Flexi Cap Fund	ITI Focused Fund*	ITI Large & Mid Cap Fund	ITI Bharat Consumption Fund	ITI Business Cycle Fund
Category	Sectoral	Sectoral	Flexi cap Fund	Focused Fund	Large & Mid Cap Fund	Thematic Fund	Thematic Fund
Inception Date	08-Nov-2021	06-Dec-2021	17-Feb-2023	19-June-2023	11-Sept-2024	27-Feb-2025	09-Mar-2026
Fund Manager	Mr. Animesh Singh and Mr. Nilay Dalal	Mr. Nilay Dalal and Mr. Animesh Singh	Mr. Dhimant Shah and Mr. Nilay Dalal	Mr. Dhimant Shah and Mr. Alok Ranjan	Mr. Alok Ranjan and Mr. Nilay Dalal	Mr. Animesh Singh and Mr. Dhimant Shah	Mr. Nilay Dalal and Mr. Alok Ranjan
Benchmark	Nifty Healthcare TRI	Nifty Financial Services TRI	Nifty 500 TRI	Nifty 500 TRI	Nifty Large Midcap 250 TRI	Nifty India Consumption TRI	NIFTY 500 TRI
Min. Appl/ Amt	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	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)	266.05	361.61	1,588.28	607.36	690.61	349.87	116.61
Portfolio Beta	0.95	0.99	1.05	1.02	-	-	-
No. of scrips	37	33	86	30	89	57	71

Market Capitalisation

Large Cap %	35.88	59.91	45.29	51.37	36.93	66.99	29.99
Mid Cap %	40.46	13.24	19.78	20.67	36.85	14.94	24.02
Small Cap %	22.96	17.87	33.24	25.29	24.67	17.76	37.28
Top 5 Sectors %	99.29	91.02	61.04	65.32	70.78	78.53	63.37
Top 10 Holdings %	56.95	59.20	25.97	42.83	22.10	40.39	25.37

(*ITI Focused Equity Fund name has been changed to ITI Focused Fund with effect from June 30, 2025.)

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 of Riskometer for each scheme.
3. Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
4. With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST) for both Direct and Regular plans.

Hybrid Funds Ready Reckoner

September 2026

Scheme Name	ITI Balanced Advantage Fund	ITI Arbitrage Fund	ITI Multi Asset Allocation Fund
Category	Balanced Advantage Fund	Arbitrage Fund	Multi Asset Allocation Fund
Inception Date	31-Dec-19	09-Sep-19	07-Sep-26
Fund Manager	Mr. Nilay Dalal, Mr. Laukik Bagwe and Mr. Animesh Singh	Mr. Vikas Nathani, Mr. Animesh Singh and Mr. Laukik Bagwe	Mr. Nilay Dalal, Mr. Laukik Bagwe
Benchmark	Nifty 50 Hybrid Composite Debt 50:50 Index	Nifty 50 Arbitrage	50% NIFTY 500 TRI + 30% CRISIL Composite Bond Index +10% Domestic Price of Physical Gold+10% Domestic Price of Silver
Min. Appl/ Amt	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)	320.20	64.76	246.02
Average Maturity	0.22 Years	-	-
Macaulay Duration	0.21 Years	-	-
Modified Duration	0.20 Years	-	-
Yield To Maturity (Regular & Direct) Plans	5.47%	-	-
Net Equity Allocation %	73.39	65.34	46.91
Debt & Others Allocation %	20.00	14.82	-
Arbitrage%	0.99	65.61	-
No. of scrips	55	29	41

Rating Allocation

SOV	1.58	-	-
AAA	17.19	-	3.44
A1+	1.23	-	3.36
Mutual Fund Units / Exchange Traded Funds	-	14.82	6.45
CDMDF	-	-	-
TREPS , Cash & Cash Equivalent %	6.61	19.85	39.85

CDMDF : Corporate Debt Market Development Fund

Market Capitalisation

Large Cap %	31.43	-	56.68
Mid Cap %	14.44	-	8.04
Small Cap %	27.52	-	6.37
Top 5 Sectors %	53.20	54.03	38.16
Top 10 Holdings %	31.95	52.78	25.69

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 of Riskometer for each scheme.
- Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
- With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST) for both Direct and Regular plans.

Debt Funds Ready Reckoner

September 2026

Scheme Name	ITI Overnight Fund	ITI Liquid Fund	ITI Ultra Short Term Fund	ITI Banking & PSU Debt Fund	ITI Dynamic Term Fund
Category	Overnight Fund	Liquid Fund	Ultra Short Term Fund	Banking and PSU Fund	Dynamic Term Fund
Inception Date	25-Oct-19	24-Apr-19	05-May-21	22-Oct-20	14-Jul-21
Fund Manager	Mr. Laukik Bagwe	Mr. Laukik Bagwe	Mr. Laukik Bagwe	Mr. Laukik Bagwe	Mr. Laukik Bagwe
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)	12.06	52.08	166.59	33.92	24.19
Avg Maturity	1 Day	63 Days	130 Days	1.42 Years	1.70 Years
Macaulay Duration	1 Day	63 Days	130 Days	1.20 Years	1.30 Years
Modified Duration	1 Day	63 Days	128 Days	1.15 Years	1.26 Years
Yield To Maturity (Regular & Direct) Plans	4.99%	5.99%	6.66%	6.90%	5.39%
Rating Class (%)					
Sovereign	-	26.55	9.49	10.92	22.15
A1+	-	59.77	76.44	11.53	-
AAA	-	-	11.99	59.01	-
AA+ and Others	-	-	-	-	-
Cash & Cash Equivalent	100.00	13.32	1.68	18.22	76.51
CDMDF	-	0.36	0.40	0.32	1.33
Asset Class (%)					
Net Current Assets	1.99	1.11	-6.21	2.56	1.40
Certificate of Deposits	-	34.14	51.28	11.53	-
Corporate Bond	-	-	11.99	59.01	-
Treasury Bill	-	26.55	9.49	10.92	-
Government Bonds	-	-	-	-	22.15
Commercial Paper	-	25.62	25.16	-	-
CBLO / TREPS	98.01	12.21	7.89	15.65	75.11
CDMDF	-	0.36	0.40	0.32	1.33
Floating Rate Note	-	-	-	-	-

CDMDF : Corporate Debt Market Development Fund

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 of Riskometer for each scheme.
3. Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
4. With effect from Apr 1 2026, Total Expense Ratio (TER) = (A) Base Expense Ratio (BER) + (B) Brokerage Cost + (C) Transaction Cost incurred for the purpose of execution of trade + (D) Statutory levies (including GST) for both Direct and Regular plans.

ITI Multi Cap Fund

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

September 2026

PORTFOLIO

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: ₹ 1,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load:
• If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
• Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Dhimant Shah (Since 08-Aug-22) Total Experience : 26 years
Mr. Alok Ranjan (Since 08-May-26) Total Experience : 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 1,499.93
AAUM (in ₹ Cr) 1,518.42
% of top 5 holdings 16.27%
% of top 10 holdings 26.85%
No. of scrips 80

RATIO

Standard Deviation[^] 17.65%
Beta[^] 1.01
Sharpe Ratio[^] 0.54
Average P/B 10.94
Average P/E 33.94
Portfolio Turnover Ratio 0.96

[^]Computed for the 3-yr period ended September 30, 2026. Based on monthly return. * Risk free rate: 4.99 (Source: FIMMDA MIBOR)

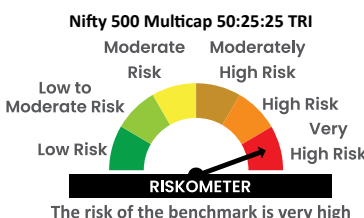
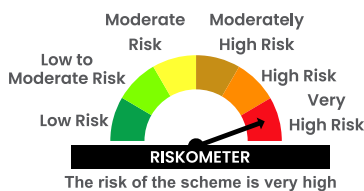
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	25.6470	29.5033
IDCW	22.4341	26.1011

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

- Long-term capital growth
- Investment in equity and equity-related securities of companies across various market capitalization

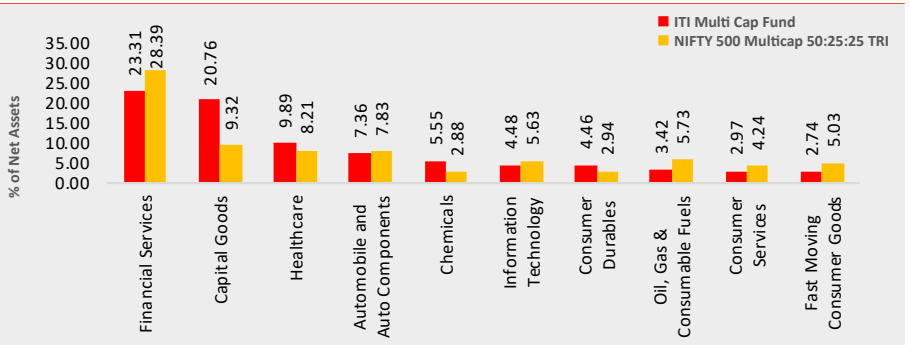
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	96.64	2.24
Automobile and Auto Components	7.36	
Sedemac Mechatronics Limited	1.33	
TVS Motor Company Limited	1.32	
ZF Commercial Vehicle Control Systems India Limited	1.20	
Bosch Limited	1.11	
Mahindra & Mahindra Limited	0.90	
Maruti Suzuki India Limited	0.79	
FIEM Industries Limited	0.72	
Capital Goods	19.65	1.11
• Hitachi Energy India Limited	3.77	
• TD Power Systems Limited	3.09	
• Avalon Technologies Limited	2.34	
• Aditya Infotech Limited	2.27	
PTC Industries Limited	1.49	
Jyoti CNC Automation Ltd	1.32	
Thermax Limited	1.29	
Quality Power Electrical Eqp Ltd	1.26	
Powerica Limited	0.82	
Bharat Dynamics Limited	0.73	
Diamond Power Infra Limited	0.61	
Triveni Power Transmission Limited	0.45	
Knack Packaging Limited	0.21	
Cummins India Limited		1.11
Chemicals	5.55	
Linde India Limited	1.68	
Solar Industries India Limited	1.39	
Gujarat Fluorochemicals Limited	1.38	
Vishnu Chemicals Limited	1.09	
Construction	1.63	
Larsen & Toubro Limited	1.63	
Construction Materials	1.94	
Grasim Industries Limited	1.03	
UltraTech Cement Limited	0.91	
Consumer Durables	4.46	
Titan Company Limited	1.37	
Dixon Technologies (India) Limited	1.19	
LG Electronics India Ltd	1.19	
Midwest Limited	0.72	
Consumer Services	2.97	
Eternal Limited	1.35	
The Indian Hotels Company Limited	1.15	
Purple Style Labs Limited	0.38	
Oriental Hotels Limited	0.10	
Fast Moving Consumer Goods	2.74	
Marico Limited	1.48	
Allied Blenders And Distillers Limited	0.93	
Triveni Engineering & Industries Limited	0.32	
Financial Services	22.84	0.47
• ICICI Bank Limited	3.63	
• HDFC Bank Limited	3.01	
• Multi Commodity Exchange of India Limited	2.09	

Name of the Instrument	% to NAV	% to NAV Derivatives
• One 97 Communications Limited	2.00	
State Bank of India	1.49	
IDFC First Bank Limited	1.39	
Axis Bank Limited	1.36	
Karur Vysya Bank Limited	1.25	
Kotak Mahindra Bank Limited	1.24	
Bank of Maharashtra	1.18	
Max Financial Services Limited	1.08	
Shriram Finance Limited	1.01	
Canara Bank	0.79	
National Stock Exchange Of India Ltd	0.69	
Bajaj Finserv Limited	0.62	
ICICI Lombard General Insurance Company Limited		0.47
Healthcare	9.89	
Wockhardt Limited	1.64	
Sai Life Sciences Limited	1.57	
Lupin Limited	1.54	
Divi's Laboratories Limited	1.40	
Sun Pharmaceutical Industries Limited	1.21	
Acutaas Chemicals Limited	0.99	
Apollo Hospitals Enterprise Limited	0.87	
Symbiotec Pharnalab Limited	0.67	
Information Technology	4.48	
GNG Electronics Ltd	1.42	
Tata Consultancy Services Limited	1.05	
Coforge Limited	1.04	
Persistent Systems Limited	0.97	
Metals & Mining	2.66	
Hindustan Copper Limited	0.95	
National Aluminium Company Limited	0.86	
Vedanta Aluminium Metal Limited	0.85	
Oil Gas & Consumable Fuels	2.77	0.65
• Reliance Industries Limited	2.77	
Hindustan Petroleum Corporation Limited		0.65
Power	1.02	
NTPC Limited	1.02	
Realty	1.12	
Prestige Estates Projects Limited	0.76	
Sobha Limited	0.37	
Services	1.12	
InterGlobe Aviation Limited	0.86	
Leap India Limited	0.26	
Telecommunication	1.87	
• Bharti Airtel Limited	1.87	
Textiles	2.56	
Filatex India Limited	1.36	
Page Industries Limited	1.20	
Short Term Debt & Net Current Assets	1.13	
• Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

Equity	96.64
Equity Derivatives	2.24
Debt	-

Portfolio Allocation of other Asset Class (%)

Term Deposits placed as Margins	-
TREPS instruments	1.44
Net Current Assets	-0.31

Market Capitalisation (% of allocation)

Large Cap	41.29
Mid Cap	27.39
Small Cap	30.19

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2026 unless other wise specified.

ITI ELSS Tax Saver Fund

(*Formerly known as ITI Long Term Equity Fund)
(An open ended scheme with attributes in accordance with
Equity Linked Saving Scheme, 2005 notified by
Ministry of Finance)

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	98.97	
Automobile and Auto Components	11.16	
• TVS Motor Company Limited	2.90	
• Sansera Engineering Limited	2.80	
• Mahindra & Mahindra Limited	2.21	
S.J.S. Enterprises Limited	1.25	
Gabriel India Limited	1.06	
Sandhar Technologies Limited	0.94	
Capital Goods	16.56	
• Welspun Corp Limited	2.65	
Usha Martin Limited	1.84	
Standard Engineering Technology Ltd	1.83	
KEI Industries Limited	1.76	
Kirloskar Pneumatic Company Limited	1.74	
Shakti Pumps (India) Limited	1.62	
Elecon Engineering Company Limited	1.39	
Voltamp Transformers Limited	1.18	
BEML Limited	1.15	
Aequs Limited	0.75	
Cummins India Limited	0.65	
Chemicals	2.89	
Jubilant Ingrevia Limited	1.30	
Anupam Rasayan India Limited	1.26	
Supreme Petrochem Limited	0.34	
Construction	3.01	
Larsen & Toubro Limited	1.54	
Engineers India Limited	0.88	
NBCC (India) Limited	0.59	
Consumer Durables	4.16	
P N Gadgil Jewellers Limited	1.19	
Midwest Limited	1.15	
LG Electronics India Ltd	0.95	
PG Electroplast Limited	0.87	
Consumer Services	1.67	
Lemon Tree Hotels Limited	0.93	
Eternal Limited	0.74	
Fast Moving Consumer Goods	2.49	
Kaveri Seed Company Limited	1.10	
CCL Products (India) Limited	0.89	
Mrs. Bectors Food Specialities Limited	0.50	
Financial Services	34.33	
• Chola mandalam Investment and Finance Company Ltd	2.80	
• Bajaj Finance Limited	2.54	
• HDFC Bank Limited	2.39	
• State Bank of India	2.34	
• IIFL Finance Limited	2.20	
Axis Bank Limited	2.19	

Name of the Instrument	% to NAV	% to NAV Derivatives
ICICI Bank Limited	1.86	
PNB Housing Finance Limited	1.84	
Manappuram Finance Limited	1.34	
Manipal Payment and Identity Solutions Ltd	1.32	
Aptus Value Housing Finance India Limited	1.31	
Karur Vysya Bank Limited	1.20	
RBL Bank Limited	1.20	
Shriram Finance Limited	1.18	
Five Star Business Finance Limited	1.18	
Fusion Finance Limited	1.13	
Housing & Urban Development Corporation Limited	1.03	
IndusInd Bank Limited	1.01	
IDFC First Bank Limited	0.97	
Central Depository Services (India) Limited	0.83	
Kotak Mahindra Bank Limited	0.83	
KFin Technologies Limited	0.82	
CreditAccess Grameen Limited	0.81	
Healthcare	7.88	
Supriya Lifescience Limited	1.96	
Cohance Lifesciences Limited	1.78	
Park Medi World Limited	1.69	
Divi's Laboratories Limited	1.50	
Thyrocare Technologies Limited	0.96	
Metals & Mining	0.86	
Hindustan Copper Limited	0.86	
Oil Gas & Consumable Fuels	1.78	
Gandhar Oil Refinery (India) Limited	1.78	
Power	2.18	
NTPC Limited	1.46	
JSW Energy Limited	0.72	
Realty	3.20	
Aditya Birla Real Estate Limited	1.78	
Sobha Limited	1.41	
Services	4.69	
• Sanghvi Movers Limited	2.25	
EFC (I) Limited	1.65	
CMS Info System Limited	0.80	
Telecommunication	1.48	
Bharti Airtel Limited	1.48	
Textiles	0.62	
Gokaldas Exports Limited	0.62	
Short Term Debt & Net Current Assets	1.03	
• Top Ten Holdings		

CATEGORY OF SCHEME ELSS Tax Saver 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: ₹ 500/- and in multiples of Rs 500/- thereafter
Load Structure: Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Alok Ranjan (Since 04-Nov-24) Total Experience: 25 years
Mr. Dhimant Shah (Since 01-Dec-22) Total Experience : 26 year

PORTFOLIO DETAILS

AUM (in ₹ Cr) 444.77
AAUM (in ₹ Cr) 455.12
% of top 5 holdings 13.69%
% of top 10 holdings 25.08%
No. of scrips 71

RATIO

Standard Deviation^ 20.20%
Beta^ 1.20
Sharpe Ratio^* 0.44
Average P/B 5.64
Average P/E 24.45
Portfolio Turnover Ratio 0.55

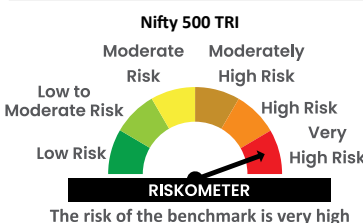
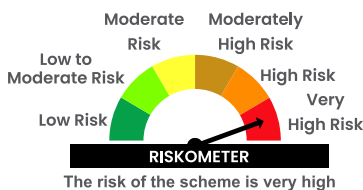
^Computed for the 3-yr period ended September 30, 2026. Based on monthly return. * Risk free rate: 4.99 (Source: FIMMDA MIBOR)

NAV as on September 30, 2026

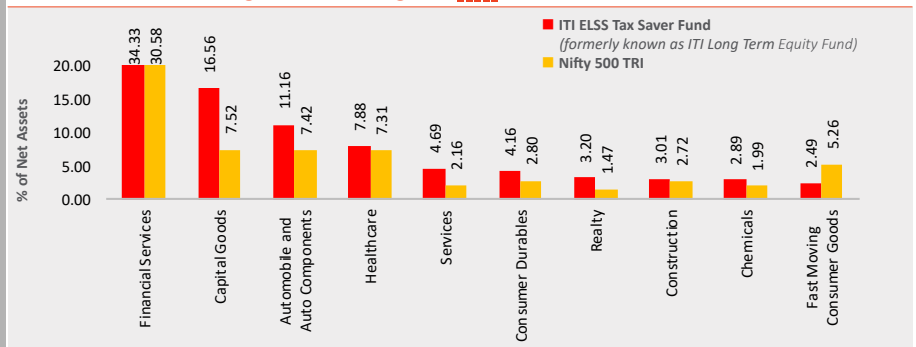
	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	24.5815	28.1694
IDCW	21.5146	24.9219

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.



Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Equity	98.97	Term Deposits placed as Margins	-	Large Cap	28.62
Equity Derivatives	-	TREPS instruments	-	Mid Cap	7.31
Debt	-	Net Current Assets	1.03	Small Cap	63.05

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2026 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)

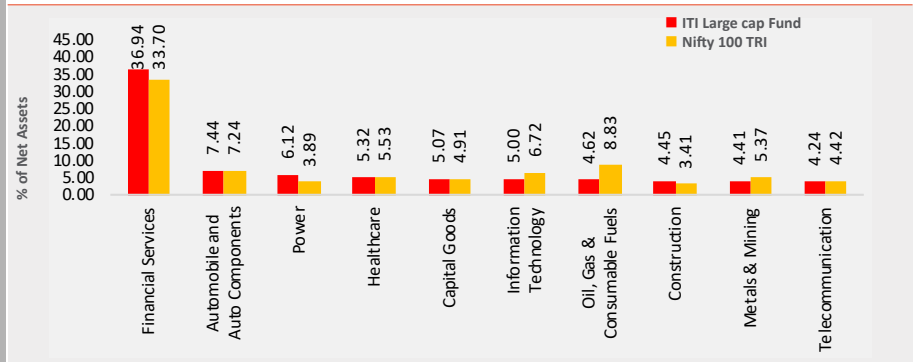
September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	98.00	1.05
Automobile and Auto Components	7.44	
Mahindra & Mahindra Limited	2.81	
Maruti Suzuki India Limited	1.45	
TVS Motor Company Limited	1.28	
Bajaj Auto Limited	1.02	
Hyundai Motor India Ltd	0.87	
Capital Goods	5.07	
• Bharat Electronics Limited	3.36	
Cummins India Limited	1.22	
Polycab India Limited	0.50	
Construction	4.45	
• Larsen & Toubro Limited	4.45	
Construction Materials	1.66	
UltraTech Cement Limited	1.66	
Consumer Durables	2.19	
Titan Company Limited	2.19	
Consumer Services	2.87	
Eternal Limited	2.36	
The Indian Hotels Company Limited	0.51	
Fast Moving Consumer Goods	2.16	
Varun Beverages Limited	1.22	
Godfrey Phillips India Limited	0.94	
Financial Services	36.94	
• ICICI Bank Limited	6.51	
• State Bank of India	4.72	
• Axis Bank Limited	4.65	
• HDFC Bank Limited	4.31	
• Bajaj Finance Limited	3.63	
Kotak Mahindra Bank Limited	3.14	
Cholamandalam Investment and Finance Company Ltd	2.20	
IIFL Finance Limited	1.89	
Shriram Finance Limited	1.82	
National Stock Exchange Of India Ltd	1.40	

Name of the Instrument	% to NAV	% to NAV Derivatives
KFin Technologies Limited	1.14	
SBI Life Insurance Company Limited	0.82	
PNB Housing Finance Limited	0.71	
Healthcare	5.32	
Sun Pharmaceutical Industries Limited	2.03	
Apollo Hospitals Enterprise Limited	1.53	
Divi's Laboratories Limited	1.28	
Max Healthcare Institute Limited	0.47	
Information Technology	5.00	
• ESDS Software Solution Ltd	5.00	
Metals & Mining	4.41	
Hindalco Industries Limited	1.84	
JSW Steel Limited	1.59	
National Aluminium Company Limited	0.51	
Vedanta Aluminium Metal Limited	0.47	
Oil Gas & Consumable Fuels	4.62	
• Reliance Industries Limited	4.62	
Power	6.12	
JSW Energy Limited	2.37	
NTPC Limited	2.00	
Tata Power Company Limited	1.03	
Adani Power Limited	0.73	
Realty	1.66	1.05
Aditya Birla Real Estate Limited	0.84	
DLF Limited	0.82	1.05
Services	3.85	
Adani Ports and Special Economic Zone Limited	2.20	
Sanghvi Movers Limited	1.65	
Telecommunication	4.24	
• Bharti Airtel Limited	4.24	
Short Term Debt & Net Current Assets	0.95	
• Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Equity	98.00	Term Deposits placed as Margins	-	Large Cap	83.01
Equity Derivatives	1.05	TREPS instruments	-	Mid Cap	4.80
Debt	-	Net Current Assets	0.95	Small Cap	11.23

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

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:	₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure:	Entry Load: Nil
Exit Load:	- If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50% - Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiimc.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Alok Ranjan	(Since 04-Nov-2024) Total Experience: 25 years
Mr. Nilay Dalal	(Since 08-May-2026) Total Experience: 12 years

PORTFOLIO DETAILS

AUM (in ₹ Cr)	352.13
AAUM (in ₹ Cr)	363.83
% of top 5 holdings	25.49%
% of top 10 holdings	45.48%
No. of scrips	47

RATIO

Standard Deviation^	15.70%
Beta^	1.01
Sharpe Ratio^*	0.19
Average P/B	5.31
Average P/E	23.44
Portfolio Turnover Ratio	0.51

^Computed for the 3-yr period ended September 30, 2026. Based on monthly return. *Risk free rate: 4.99 (Source: FIMMDA MIBOR)

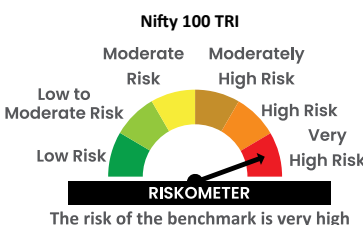
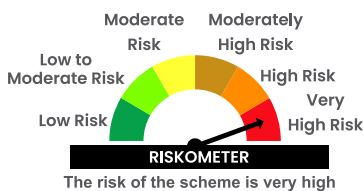
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	16.9337	18.9961
IDCW	15.9770	18.0287

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^

- 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.



ITI Mid Cap Fund

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

September 2026

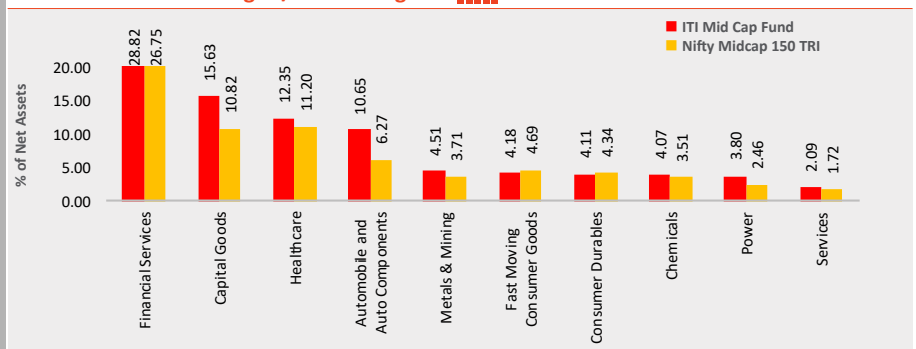
PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	97.11	0.81
Automobile and Auto Components	10.65	
• TVS Motor Company Limited	1.65	
• Ather Energy Limited	1.63	
Sona BLW Precision Forgings Limited	1.56	
Tube Investments of India Limited	1.43	
Bharat Forge Limited	1.25	
ZF Commercial Vehicle Control Systems India Limited	1.12	
Hero Motors Ltd	0.91	
Schaeffler India Limited	0.81	
Tenneco Clean Air India Limited	0.28	
Capital Goods	15.63	
• GE Vernova T&D India Limited	1.65	
Bharat Heavy Electricals Limited	1.52	
Apar Industries Limited	1.44	
Cummins India Limited	1.44	
Ashok Leyland Limited	1.36	
PTC Industries Limited	1.09	
Jyoti CNC Automation Ltd	0.94	
Polycab India Limited	0.87	
Thermax Limited	0.83	
Supreme Industries Limited	0.83	
Mazagon Dock Shipbuilders Limited	0.82	
KEI Industries Limited	0.80	
Bharat Electronics Limited	0.79	
Hitachi Energy India Limited	0.64	
Shakti Pumps (India) Limited	0.61	
Chemicals	4.07	
• Solar Industries India Limited	1.65	
• Anupam Rasayan India Limited	1.58	
SRF Limited	0.50	
Navin Fluorine International Limited	0.34	
Construction Materials	1.24	
JK Cement Limited	1.24	
Consumer Durables	4.11	
LG Electronics India Ltd	1.25	
Blue Star Limited	1.17	
Dixon Technologies (India) Limited	1.15	
Midwest Limited	0.55	
Consumer Services	1.80	
Info Edge (India) Limited	1.15	
Swiggy Limited	0.65	
Fast Moving Consumer Goods	3.37	0.81
• Radico Khaitan Limited	1.82	
Marico Limited	1.55	
Godfrey Phillips India Limited		0.81
Financial Services	28.82	
• The Federal Bank Limited	2.88	
• One 97 Communications Limited	1.92	
• IDFC First Bank Limited	1.82	
AU Small Finance Bank Limited	1.57	
Motilal Oswal Financial Services Limited	1.49	
IndusInd Bank Limited	1.49	
Sundaram Finance Limited	1.38	
Yes Bank Limited	1.33	
PB Fintech Limited	1.27	
BSE Limited	1.17	
Multi Commodity Exchange of India Limited	1.14	

Name of the Instrument	% to NAV	% to NAV Derivatives
Max Financial Services Limited	1.11	
Housing & Urban Development Corporation Limited	1.08	
State Bank of India	1.01	
IIFL Finance Limited	1.01	
Shriram Finance Limited	0.95	
Karur Vysya Bank Limited	0.92	
Poonawalla Fincorp Limited	0.81	
Mahindra & Mahindra Financial Services Limited	0.80	
Five Star Business Finance Limited	0.76	
Manipal Payment and Identity Solutions Ltd	0.72	
Aptus Value Housing Finance India Limited	0.62	
Union Bank of India	0.61	
L&T Finance Limited	0.51	
Bank of Maharashtra	0.46	
Healthcare	12.35	
• Fortis Healthcare Limited	1.97	
Neuland Laboratories Limited	1.35	
Max Healthcare Institute Limited	1.21	
Aurobindo Pharma Limited	1.13	
Abbott India Limited	1.00	
Park Medi World Limited	0.91	
GlaxoSmithKline Pharmaceuticals Limited	0.86	
Biocon Limited	0.85	
Zydus Lifesciences Limited	0.77	
Mankind Pharma Limited	0.66	
Acutaas Chemicals Limited	0.65	
Lupin Limited	0.53	
IPCA Laboratories Limited	0.48	
Information Technology	2.04	
Oracle Financial Services Software Limited	1.43	
Persistent Systems Limited	0.61	
Metals & Mining	4.51	
Lloyds Metals And Energy Limited	1.51	
National Aluminium Company Limited	1.17	
Hindustan Copper Limited	0.91	
Vedanta Aluminium Metal Limited	0.58	
Steel Authority of India Limited	0.33	
Power	3.80	
JSW Energy Limited	1.28	
Adani Power Limited	1.05	
NTPC Green Energy Limited	0.94	
NTPC Limited	0.54	
Realty	1.59	
Oberoi Realty Limited	1.03	
Pranav Constructions Ltd	0.56	
Services	2.09	
GMR Airports Limited	0.96	
Smartworks Coworking Spaces Ltd	0.65	
Shiprocket Limited	0.48	
Telecommunication	1.04	
Bharti Hexacom Limited	1.04	
Mutual Fund Units	0.35	
ITI Banking and PSU Debt Fund -Direct Plan -Growth Option	0.35	
Short Term Debt & Net Current Assets	1.73	

• Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Equity	97.11	Term Deposits placed as Margins	-	Large Cap	14.48
Equity Derivatives	0.81	TREPS instruments	1.18	Mid Cap	65.76
Debt	0.35	Net Current Assets	0.90	Small Cap	17.69

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

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:	₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure:	Entry Load: Nil
Exit Load:	- If redeemed/switched out on or before 3 Months from the date of allotment; Exit Load is 0.50% - Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiimc.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Alok Ranjan	(Since 08-May-2026) Total Experience: 25 years
Mr. Dhimant Shah	(Since 01-Oct-2022) Total Experience: 26 years

PORTFOLIO DETAILS

AUM (in ₹ Cr)	1,452.83
AAUM (in ₹ Cr)	1,500.36
% of top 5 holdings	10.40%
% of top 10 holdings	18.57%
No. of scrips	93

RATIO

Standard Deviation[^]	19.44%
Beta[^]	1.02
Sharpe Ratio[^]	0.59
Average P/B	8.76
Average P/E	34.76
Portfolio Turnover Ratio	1.00

[^]Computed for the 3-yr period ended ended August 31, 2026. Based on monthly return. *Risk free rate: 4.99 (Source: FIMMDA MIBOR)

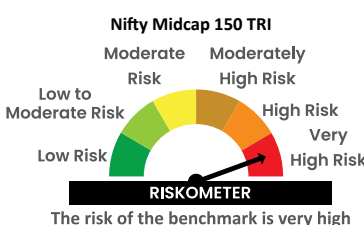
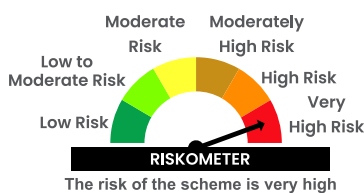
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	22.2564	24.7754
IDCW	20.2505	22.7157

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.



ITI Small Cap Fund

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

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	94.75	2.07
Automobile and Auto Components	9.88	
Sona BLW Precision Forgings Limited	1.52	
Tenneco Clean Air India Limited	1.49	
ZF Commercial Vehicle Control Systems India Limited	1.34	
Ather Energy Limited	1.30	
Sedemac Mechatronics Limited	1.26	
Craftsman Automation Limited	1.16	
Gabriel India Limited	1.05	
Dhoot Transmission Ltd	0.74	
Capital Goods	21.25	
Welspun Corp Limited	2.89	
Apar Industries Limited	1.68	
Kirloskar Oil Engines Limited	1.56	
PTC Industries Limited	1.48	
Quality Power Electrical Eqp Ltd	1.47	
Jyoti CNC Automation Ltd	1.32	
TD Power Systems Limited	1.31	
Hitachi Energy India Limited	1.17	
Thermax Limited	1.07	
KSB Limited	1.02	
Inox India Limited	1.01	
Graphite India Limited	0.98	
Titagarh Rail Systems Limited	0.90	
Ingersoll Rand (India) Limited	0.79	
MTAR Technologies Limited	0.68	
Mazagon Dock Shipbuilders Limited	0.65	
Bharat Dynamics Limited	0.47	
Indo-MIM Limited	0.45	
Aditya Infotech Limited	0.27	
Borosil Renewables Limited	0.09	
Chemicals	5.65	
Navin Fluorine International Limited	1.53	
Solar Industries India Limited	1.37	
Prasol Chemicals Limited	1.02	
Sumitomo Chemical India Limited	0.91	
Paradeep Phosphates Limited	0.82	
Construction	0.87	
Cemindia Projects Ltd	0.87	
Construction Materials	0.76	
JK Cement Limited	0.76	
Consumer Durables	4.00	1.05
Shaily Engineering Plastics Limited	1.33	
Dixon Technologies (India) Limited	0.95	
Kajaria Ceramics Limited	0.94	
Blue Star Limited	0.77	
Amber Enterprises India Limited		1.05
Consumer Services	3.86	
Cartrade Tech Limited	1.79	
Eternal Limited	1.06	
Urban Company Ltd.	1.01	
Fast Moving Consumer Goods	1.73	1.02
Radico Khaitan Limited	1.73	
Godfrey Phillips India Limited		1.02
Financial Services	17.24	
Karur Vysya Bank Limited	1.93	
Multi Commodity Exchange of India Limited	1.88	
RBL Bank Limited	1.17	
One 97 Communications Limited	1.05	

Name of the Instrument	% to NAV	% to NAV Derivatives
The Federal Bank Limited	1.04	
Ujjivan Small Finance Bank Limited	1.03	
BSE Limited	1.02	
Aditya Birla Capital Limited	1.00	
City Union Bank Limited	0.95	
Manappuram Finance Limited	0.92	
Cholamandalam Financial Holdings Limited	0.92	
DCB Bank Limited	0.91	
Home First Finance Company India Limited	0.79	
Nippon Life India Asset Management Limited	0.79	
KFin Technologies Limited	0.78	
Bandhan Bank Limited	0.72	
National Stock Exchange Of India Ltd	0.35	
Healthcare	14.29	
Acutaas Chemicals Limited	3.55	
Laurus Labs Limited	2.36	
Wockhardt Limited	1.90	
Sai Life Sciences Limited	1.60	
Neuland Laboratories Limited	1.57	
Aster DM Quality Care Limited	1.25	
Torrent Pharmaceuticals Limited	1.15	
Krishna Institute Of Medical Sciences Limited	0.90	
Information Technology	3.72	
GNG Electronics Ltd	1.77	
Affle 3i Limited	0.98	
Inventurus Knowledge Solutions Limited	0.97	
Metals & Mining	1.91	
Hindustan Copper Limited	1.08	
Vedanta Aluminium Metal Limited	0.82	
Oil Gas & Consumable Fuels	0.68	
Reliance Industries Limited	0.68	
Realty	1.30	
Anant Raj Limited	0.95	
Aditya Birla Real Estate Limited	0.35	
Services	4.14	
Smartworks Coworking Spaces Ltd	1.04	
Shadowfax Technologies Limited	0.89	
Shiprocket Limited	0.83	
Shipping Corporation Of India Limited	0.77	
Inox Green Energy Services Limited	0.41	
Leap India Limited	0.21	
Textiles	1.50	
Arvind Limited	1.50	
Utilities	1.98	
VA Tech Wabag Limited	1.98	
Mutual Fund Units	0.25	
ITI Dynamic Term Fund -Direct Plan -Growth Option	0.14	
ITI Banking and PSU Debt Fund -Direct Plan -Growth Option	0.11	
Short Term Debt & Net Current Assets	2.93	
Top Ten Holdings		

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: ₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load:

- If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
- Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiimc.com/statuony-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Dhimant Shah (Since 08-Aug-2022) Total Experience: 26 years
Mr. Alok Ranjan (Since 08-May-2026) Total Experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 3,666.32
AAUM (in ₹ Cr) 3,677.25
% of top 5 holdings 12.70%
% of top 10 holdings 21.77%
No. of scrips 86

RATIO

Standard Deviation^ 20.04%
Beta^ 0.88
Sharpe Ratio^* 0.84
Average P/B 11.30
Average P/E 45.20
Portfolio Turnover Ratio 1.24

^Computed for the 3-yr period ended ended August 31, 2026. Based on monthly return. *Risk free rate: 4.99 (Source: FIMMDA MIBOR)

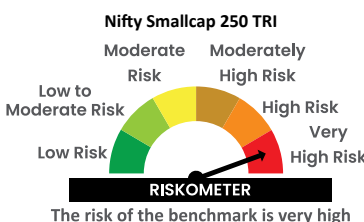
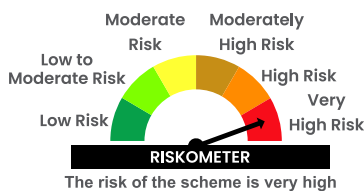
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	33.4947	37.8367
IDCW	31.5797	35.8686

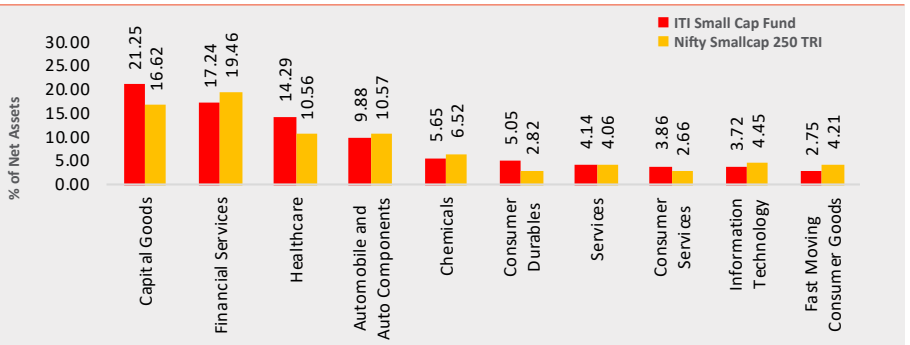
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING^

- 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.



Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

Equity	94.75
Equity Derivatives	2.07
Debt	0.25

Portfolio Allocation of other Asset Class (%)

Term Deposits placed as Margins	-
TREPS instruments	2.48
Net Current Assets	0.70

Market Capitalisation (% of allocation)

Large Cap	7.63
Mid Cap	21.06
Small Cap	68.14

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History

Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Value Fund

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

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	95.60	
Automobile and Auto Components	8.66	
• Craftsman Automation Limited	2.15	
• Samvardhana Motherson International Limited	1.91	
Bajaj Auto Limited	1.78	
TVS Motor Company Limited	1.32	
ZF Commercial Vehicle Control Systems India Limited	0.99	
Tata Motors Passenger Vehicles Limited	0.51	
Capital Goods	5.17	
• Bharat Heavy Electricals Limited	2.21	
Voltamp Transformers Limited	1.49	
PTC Industries Limited	0.82	
Titagarh Rail Systems Limited	0.65	
Chemicals	5.83	
Solar Industries India Limited	1.78	
Gujarat Fluorochemicals Limited	1.44	
Aarti Industries Limited	1.31	
Navin Fluorine International Limited	1.29	
Construction	3.05	
Kalpataru Projects International Limited	1.12	
Engineers India Limited	1.03	
Larsen & Toubro Limited	0.90	
Construction Materials	1.55	
Grasim Industries Limited	1.55	
Consumer Durables	0.22	
Midwest Limited	0.22	
Consumer Services	1.45	
Eternal Limited	1.45	
Fast Moving Consumer Goods	6.14	
• ITC Limited	2.27	
Marico Limited	1.41	
Balrampur Chini Mills Limited	1.38	
Zydus Wellness Limited	1.08	
Financial Services	39.28	
• HDFC Bank Limited	4.90	
• Manipal Payment and Identity Solutions Ltd	2.23	
• Shriram Finance Limited	2.16	
• Axis Bank Limited	2.13	
• ICICI Bank Limited	1.95	
The Federal Bank Limited	1.84	
Ujjivan Small Finance Bank Limited	1.70	
City Union Bank Limited	1.52	
RBL Bank Limited	1.52	
Equitas Small Finance Bank Limited	1.48	
PNB Housing Finance Limited	1.34	

Name of the Instrument	% to NAV	% to NAV Derivatives
Poonawalla Fincorp Limited	1.29	
Capri Global Capital Limited	1.28	
Bajaj Finance Limited	1.24	
IIFL Finance Limited	1.22	
Manappuram Finance Limited	1.19	
Turtlemint Fintech Solutions Limited	1.18	
State Bank of India	1.16	
The South Indian Bank Limited	1.16	
IndusInd Bank Limited	1.15	
Yes Bank Limited	1.10	
Cholamandalam Investment and Finance Company Ltd	1.08	
CreditAccess Grameen Limited	1.02	
HDFC Life Insurance Company Limited	1.02	
Five Star Business Finance Limited	0.91	
Bandhan Bank Limited	0.50	
Healthcare	11.26	
Divi's Laboratories Limited	1.63	
Wockhardt Limited	1.51	
Global Health Limited	1.36	
Dr. Lal Path Labs Limited	1.31	
Apollo Hospitals Enterprise Limited	1.20	
Aster DM Quality Care Limited	1.15	
Krishna Institute Of Medical Sciences Limited	1.13	
Biocon Limited	1.08	
Cohance Lifesciences Limited	0.90	
Information Technology	2.12	
Tech Mahindra Limited	0.97	
Infosys Limited	0.70	
Tata Consultancy Services Limited	0.44	
Metals & Mining	2.06	
Hindalco Industries Limited	1.08	
Vedanta Aluminium Metal Limited	0.61	
Vedanta Limited	0.38	
Oil Gas & Consumable Fuels	3.31	
• Reliance Industries Limited	3.31	
Services	2.51	
Redington Limited	1.69	
Inox Green Energy Services Limited	0.82	
Telecommunication	0.67	
Bharti Airtel Limited	0.67	
Textiles	0.89	
Vardhman Textiles Limited	0.89	
Utilities	1.43	
VA Tech Wabag Limited	1.43	
Short Term Debt & Net Current Assets	4.40	
• Top Ten Holdings		

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: ₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load:
• If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
• Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiimc.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Nilay Dalal (Since 08-May-26) Total Experience : 12 years
Mr. Dhimant Shah (Since 01-Dec-22) Total Experience : 26 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 345.71
AAUM (in ₹ Cr) 357.22
% of top 5 holdings 14.94%
% of top 10 holdings 25.24%
No. of scrips 71

RATIO

Standard Deviation[^] 18.23%
Beta[^] 1.11
Sharpe Ratio[^] 0.25
Average P/B 5.51
Average P/E 23.46
Portfolio Turnover Ratio 1.67

[^]Computed for the 3-yr period ended ended August 31, 2026. Based on monthly return. * Risk free rate: 4.99 (Source: FIMMDA MIBOR)

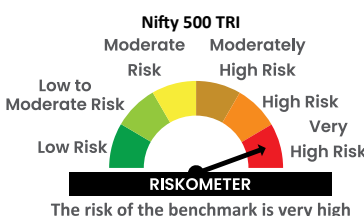
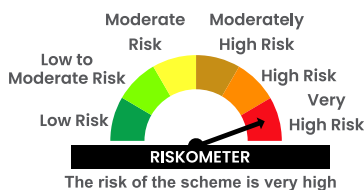
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	16.3257	18.1160
IDCW	15.3708	17.1503

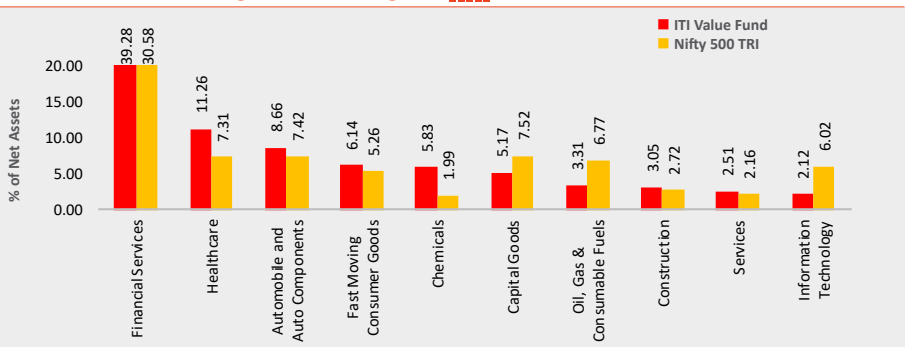
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- 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.



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	1.75
Net Current Assets	2.66

Market Capitalisation (% of allocation)

Large Cap	42.33
Mid Cap	10.47
Small Cap	42.79

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Pharma and Healthcare Fund

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

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	99.29	
Chemicals	0.92	
Linde India Limited	0.92	
Consumer Durables	1.22	
Shaily Engineering Plastics Limited	1.22	
Healthcare	97.16	
• Sun Pharmaceutical Industries Limited	11.96	
• Divi's Laboratories Limited	9.51	
• Apollo Hospitals Enterprise Limited	5.45	
• Dr. Reddy's Laboratories Limited	4.78	
• Torrent Pharmaceuticals Limited	4.78	
• Max Healthcare Institute Limited	4.49	
• Cipla Limited	4.19	
• Laurus Labs Limited	4.02	
• Aurobindo Pharma Limited	4.01	
• Mankind Pharma Limited	3.78	
Cohance Lifesciences Limited	3.14	
Alkem Laboratories Limited	3.09	
Neuland Laboratories Limited	3.07	
Global Health Limited	2.85	
Fortis Healthcare Limited	2.77	
Abbott India Limited	2.14	
Lupin Limited	2.04	
IPCA Laboratories Limited	1.94	
Sai Life Sciences Limited	1.87	
Shilpa Medicare Limited	1.61	
Aster DM Quality Care Limited	1.59	

Name of the Instrument	% to NAV	% to NAV Derivatives
Poly Medicure Limited	1.48	
Healthcare Global Enterprises Limited	1.47	
Piramal Pharma Limited	1.27	
Anthem Biosciences Limited	1.25	
Glenmark Pharmaceuticals Limited	1.13	
Gland Pharma Limited	1.03	
Supriya Lifescience Limited	1.00	
Rainbow Childrens Medicare Limited	1.00	
GlaxoSmithKline Pharmaceuticals Limited	0.96	
Biocon Limited	0.81	
Zydus Lifesciences Limited	0.73	
Metropolis Healthcare Limited	0.71	
Caplin Point Laboratories Limited	0.68	
Syngene International Limited	0.57	
Short Term Debt & Net Current Assets	0.71	
• Top Ten Holdings		

CATEGORY OF SCHEME SECTORAL

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-21
Benchmark: Nifty Healthcare TRI
Minimum Application Amount: ₹ 5,000/- and in multiples of Re 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load:

- If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
- Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Animesh Singh (Since 08-May-26) Total Experience : 20 years
Mr. Nilay Dalal (Since 08-May-26) Total Experience : 12 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 266.05
AAUM (in ₹ Cr) 272.20
% of top 5 holdings 36.47%
% of top 10 holdings 56.95%
No. of scrips 37

RATIO

Standard Deviation^ 16.74%
Beta^ 0.95
Sharpe Ratio^* 0.70
Average P/B 10.49
Average P/E 48.48
Portfolio Turnover Ratio 0.47

^Computed for the 3-yr period ended September 30, 2026. Based on monthly return. *Risk free rate: 4.99 (Source: FIMMDA MIBOR)

NAV as on September 30, 2026

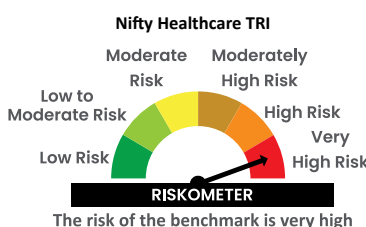
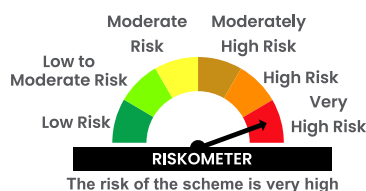
	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	17.6626	19.4628
IDCW	17.6626	19.4606

THIS PRODUCT IS SUITABLE

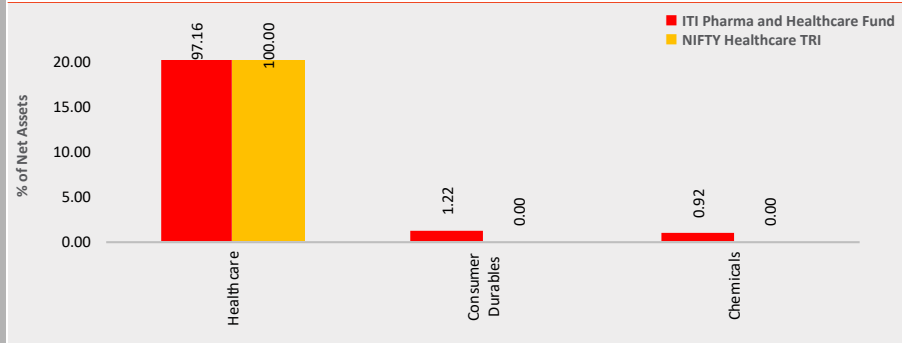
FOR INVESTORS WHO ARE SEEKING^

- 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.



Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)	Portfolio Allocation of other Asset Class (%)	Market Capitalisation (% of allocation)
Equity 99.29	Term Deposits placed as Margins -	Large Cap 35.88
Equity Derivatives -	TREPS instruments -	Mid Cap 40.46
Debt -	Net Current Assets 0.71	Small Cap 22.96

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Banking and Financial Services Fund

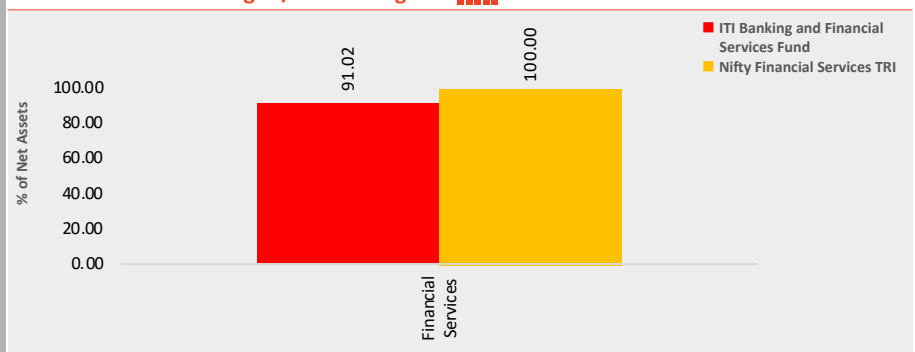
(An open ended equity scheme investing in
Banking and Financial Services)

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives	Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	91.02		IndusInd Bank Limited	1.49	
Financial Services	91.02		Poonawalla Fincorp Limited	1.44	
• ICICI Bank Limited	10.97		Nuvama Wealth Management Limited	1.43	
• HDFC Bank Limited	9.19		Yes Bank Limited	1.31	
• Axis Bank Limited	7.66		Manipal Payment and Identity Solutions Ltd	1.30	
• State Bank of India	6.66		PNB Housing Finance Limited	1.27	
• Bajaj Finance Limited	6.30		The South Indian Bank Limited	1.13	
• Kotak Mahindra Bank Limited	5.80		BSE Limited	1.01	
• Shriram Finance Limited	4.91		PB Fintech Limited	0.88	
• Cholamandalam Investment and Finance Company Ltd	3.30		Turtlemint Fintech Solutions Limited	0.84	
• RBL Bank Limited	2.24		National Stock Exchange Of India Ltd	0.55	
• Multi Commodity Exchange of India Limited	2.17		Bandhan Bank Limited	0.50	
DCB Bank Limited	2.08		SBI Funds Management Limited	0.44	
HDFC Life Insurance Company Limited	2.06		Short Term Debt & Net Current Assets	8.98	
Aditya Birla Capital Limited	1.97		• Top Ten Holdings		
IIFL Finance Limited	1.93				
AU Small Finance Bank Limited	1.92				
Ujjivan Small Finance Bank Limited	1.89				
City Union Bank Limited	1.71				
IDFC First Bank Limited	1.60				
Manappuram Finance Limited	1.54				
Union Bank of India	1.51				

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Equity	91.02	Term Deposits placed as Margins	-	Large Cap	59.91
Equity Derivatives	-	TREPS instruments	6.86	Mid Cap	13.24
Debt	-	Net Current Assets	2.12	Small Cap	17.87

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless other wise specified; Data is as of September 30, 2026 unless other wise specified.

CATEGORY OF SCHEME SECTORAL

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: ₹ 5,000/- and in multiples of Re. 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load:
 • If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
 • Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiamc.com/statuony-disclosure?type=Total%20Expense%20Ratio>
 Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Nilay Dalal (Since 05-May-2023) Total Experience : 12 years
Mr. Animesh Singh (Since 08-May-2026) Total Experience : 20 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 361.61
AAUM (in ₹ Cr) 375.60
% of top 5 holdings 40.77%
% of top 10 holdings 59.20%
No. of scrips 33

RATIO

Standard Deviation^ 16.45%
Beta^ 0.99
Sharpe Ratio^* 0.21
Average P/B 3.23
Average P/E 19.45
Portfolio Turnover Ratio 1.74

^Computed for the 3-yr period ended September 30, 2026. Based on monthly return. *Risk free rate: 4.99 (Source: FIMMDA MIBOR) (P/E ratio taken on net equity level)

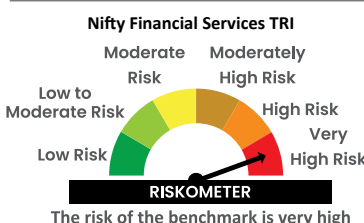
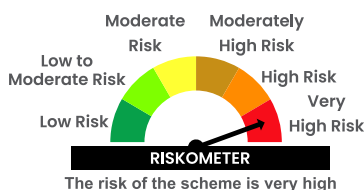
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	15.1369	16.6378
IDCW	14.2113	15.7004

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.



ITI Flexi Cap Fund

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

September 2026

PORTFOLIO

CATEGORY OF SCHEME FLEXI CAP FUND

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio that dynamically 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 would be achieved.

SCHEME DETAILS

Inception Date 17-Feb-23
(Date of Allotment):
Benchmark: Nifty 500 TRI
Minimum Application Amount: ₹ 5,000/- and in multiples of Re 1/- thereafter
Load Structure: Entry Load: Not Applicable
Exit Load:

- If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
- Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Dhimant Shah (Since 17-Feb-2023) Total Experience : 26 years
Mr. Nilay Dalal (Since 08-May-2026) Total Experience : 12 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 1,588.28
AAUM (in ₹ Cr) 1,591.56
% of top 5 holdings 16.55%
% of top 10 holdings 25.97%
No. of scrips 86

RATIO

Standard Deviation[^] 17.51%
Beta[^] 1.05
Sharpe Ratio[^] 0.63
Average P/B 8.45
Average P/E 32.85
Portfolio Turnover Ratio 1.36

[^]Computed for the 3-yr period ended August 31, 2026. Based on monthly return. *Risk free rate: 4.99 (Source: FIMMDA MIBOR)

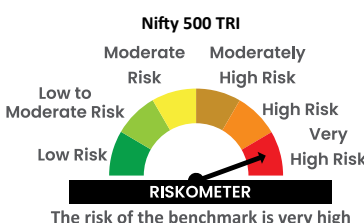
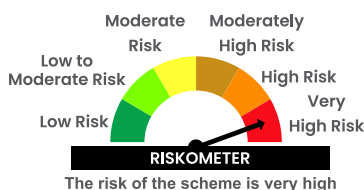
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	19.4715	20.6996
IDCW	18.8278	20.0496

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

- Capital appreciation over long term
- Investments in a diversified portfolio consisting of equity and equity related instruments across market capitalization

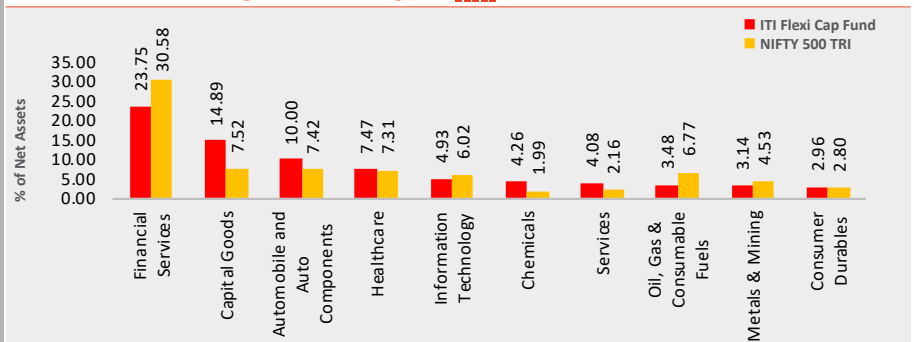
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	94.00	4.30
Automobile and Auto Components	10.00	
• Ather Energy Limited	1.82	
Sedemac Mechatronics Limited	1.35	
Bosch Limited	1.20	
TVS Motor Company Limited	1.11	
Tenneco Clean Air India Limited	0.97	
Hero Motors Ltd	0.83	
Maruti Suzuki India Limited	0.81	
Mahindra & Mahindra Limited	0.67	
Bharat Forge Limited	0.65	
FIEM Industries Limited	0.59	
Capital Goods	14.89	
• Aditya Infotech Limited	2.62	
• Apar Industries Limited	1.74	
PTC Industries Limited	1.56	
KSH International Limited	1.49	
Jyoti CNC Automation Ltd	1.31	
GE Vernova T&D India Limited	1.16	
Inox India Limited	1.07	
Polycab India Limited	0.91	
Bharat Electronics Limited	0.85	
Tata Motors Ltd	0.77	
Vesuvius India Limited	0.61	
Diamond Power Infra Limited	0.61	
Knack Packaging Limited	0.20	
Chemicals	4.26	
Navin Fluorine International Limited	1.43	
Linde India Limited	1.05	
Vishnu Chemicals Limited	1.00	
Fine Organic Industries Limited	0.78	
Construction	2.95	
• Larsen & Toubro Limited	2.07	
Cemindia Projects Ltd	0.87	
Construction Materials	1.85	
Grasim Industries Limited	0.94	
UltraTech Cement Limited	0.92	
Consumer Durables	2.96	
LG Electronics India Ltd	1.07	
Dixon Technologies (India) Limited	0.97	
Titan Company Limited	0.93	
Consumer Services	3.35	
Eternal Limited	1.19	
The Indian Hotels Company Limited	0.88	
Remotomojo Limited	0.83	
Purple Style Labs Limited	0.36	
Oriental Hotels Limited	0.09	
Fast Moving Consumer Goods	2.75	
United Spirits Limited	1.01	
Varun Beverages Limited	1.00	
ITC Limited	0.74	
Financial Services	22.20	1.56
• ICICI Bank Limited	4.61	
• HDFC Bank Limited	3.56	
• State Bank of India	2.06	
• Axis Bank Limited	1.73	
Kotak Mahindra Bank Limited	1.57	
Multi Commodity Exchange of India Limited	1.49	
Shriram Finance Limited	0.97	
Bajaj Finance Limited	0.94	
The Federal Bank Limited	0.88	

Name of the Instrument	% to NAV	% to NAV Derivatives
Cholamandalam Investment and Finance Company Ltd	0.85	
Canara Bank	0.81	
Max Financial Services Limited	0.75	
Bank of Maharashtra	0.72	
National Stock Exchange Of India Ltd	0.65	
Bajaj Holdings & Investment Limited	0.60	
ICICI Lombard General Insurance Company Limited		0.44
One 97 Communications Limited		1.11
Healthcare	7.47	
Divi's Laboratories Limited	1.68	
Sai Life Sciences Limited	1.63	
Wockhardt Limited	1.53	
Concord Biotech Limited	1.01	
Sun Pharmaceutical Industries Limited	0.97	
Symbiotec Pharmed Limited	0.65	
Information Technology	3.07	1.86
GNG Electronics Ltd	1.31	
Tata Consultancy Services Limited	0.95	
Infosys Limited	0.82	
Oracle Financial Services Software Limited		0.96
Persistent Systems Limited		0.90
Metals & Mining	2.26	0.89
Vedanta Aluminium Metal Limited	1.21	
Hindustan Copper Limited	1.05	
National Aluminium Company Limited		0.89
Oil Gas & Consumable Fuels	3.48	
• Reliance Industries Limited	3.48	
Power	1.80	
NTPC Limited	1.19	
Power Grid Corporation of India Limited	0.62	
Realty	0.87	
Prestige Estates Projects Limited	0.87	
Services	3.25	
Shiprocket Limited	0.91	
InterGlobe Aviation Limited	0.86	
Central Mine Planning & Design Institute Limited	0.75	
Inox Green Energy Services Limited	0.48	
Leap India Limited	0.25	
Telecommunication	2.27	
• Bharti Airtel Limited	2.27	
Textiles	2.62	
Filatex India Limited	1.32	
Arvind Limited	1.29	
Utilities	1.72	
VA Tech Wabag Limited	1.72	
Mutual Fund Units	0.32	
ITI Banking and PSU Debt Fund -Direct Plan -Growth Option	0.32	
Short Term Debt & Net Current Assets	1.37	
• Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)	Portfolio Allocation of other Asset Class (%)	Market Capitalisation (% of allocation)
Equity 94.00	Term Deposits placed as Margins -	Large Cap 45.29
Equity Derivatives 4.30	TREPS instruments 2.69	Mid Cap 19.78
Debt 0.32	Net Current Assets 0.99	Small Cap 33.24

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Focused Fund

(*Formerly known as ITI Focused Equity Fund)

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

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	93.05	4.28
Automobile and Auto Components	5.24	2.21
ZF Commercial Vehicle Control Systems India Limited	3.24	
Maruti Suzuki India Limited	1.97	
Ather Energy Limited	0.04	2.21
Capital Goods	18.28	
KRN Heat Exchanger And Refrigeration Limited	4.76	
Graphite India Limited	4.17	
MTAR Technologies Limited	3.53	
AIA Engineering Limited	3.49	
Cummins India Limited	2.33	
Chemicals	6.46	
Solar Industries India Limited	4.00	
Gujarat Fluorochemicals Limited	2.46	
Construction	2.83	
Larsen & Toubro Limited	2.83	
Construction Materials	2.81	
UltraTech Cement Limited	2.81	
Consumer Durables	2.88	
Dixon Technologies (India) Limited	2.88	
Fast Moving Consumer Goods	2.67	
Tata Consumer Products Limited	2.67	
Financial Services	22.51	
ICICI Bank Limited	5.03	

Name of the Instrument	% to NAV	% to NAV Derivatives
Multi Commodity Exchange of India Limited	4.34	
HDFC Bank Limited	4.09	
State Bank of India	3.51	
Shriram Finance Limited	3.21	
Kotak Mahindra Bank Limited	2.32	
Healthcare	10.62	
Wockhardt Limited	4.66	
Sun Pharmaceutical Industries Limited	3.29	
Fortis Healthcare Limited	2.67	
Information Technology	2.19	2.07
Tata Consultancy Services Limited	2.19	
Persistent Systems Limited		2.07
Metals & Mining	4.05	
Vedanta Aluminium Metal Limited	4.05	
Oil Gas & Consumable Fuels	4.20	
Reliance Industries Limited	4.20	
Power	2.76	
NLC India Limited	2.76	
Realty	2.69	
Anant Raj Limited	2.69	
Telecommunication	2.86	
Bharti Airtel Limited	2.86	
Short Term Debt & Net Current Assets	2.67	
Top Ten Holdings		

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: ₹ 5,000/- and in multiples of Re 1/- thereafter
Load Structure: Entry Load: Not Applicable
Exit Load:

- If redeemed/Switched out on or before 3 Months from the date of allotment; Exit Load is 0.50%
- Exit Load after completion of 3 months - NIL

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Dhimant Shah (Since 19-June-23) Total Experience : 26 years
Mr. Alok Ranjan (Since 08-May-26) Total Experience : 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 607.36
AAUM (in ₹ Cr) 622.78
% of top 5 holdings 22.99%
% of top 10 holdings 42.83%
No. of scrips 30

RATIO

Standard Deviation[^] 16.70%
Beta[^] 1.02
Sharpe Ratio[^] 0.57
Average P/B 9.93
Average P/E 32.83
Portfolio Turnover Ratio 1.08

[^]Computed for the 3-yr period ended September 30, 2026. Based on monthly return. * Risk free rate: 4.99 (Source: FIMMDA MIBOR)

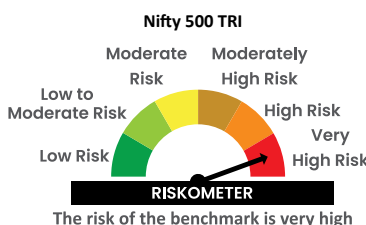
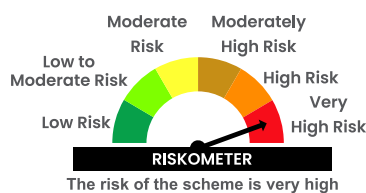
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	15.7942	16.7738
IDCW	14.7922	15.7607

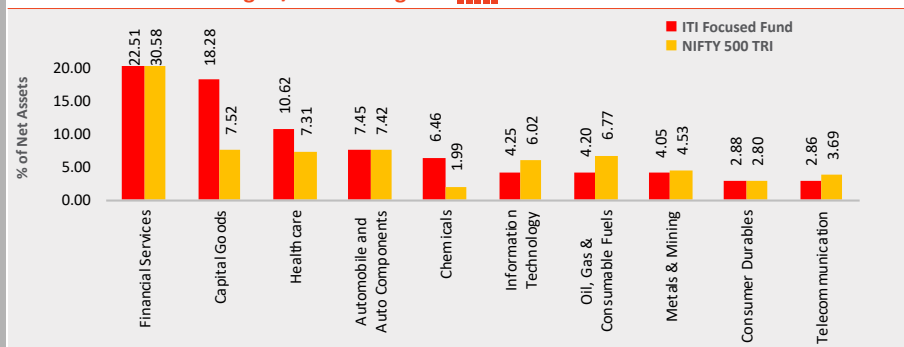
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- 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.



Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

Equity	93.05
Equity Derivatives	4.28
Debt	-

Portfolio Allocation of other Asset Class (%)

Term Deposits placed as Margins	-
TREPS instruments	3.44
Net Current Assets	-0.77

Market Capitalisation (% of allocation)

Large Cap	51.37
Mid Cap	20.67
Small Cap	25.29

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History

Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.
(*ITI Focused Equity Fund name has been changed to ITI Focused Fund with effect from June 30, 2025.)

ITI Large & Mid Cap Fund

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

September 2026

PORTFOLIO

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 TRI

Minimum Application Amount: ₹ 5,000/- and in multiples of Re 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.

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Alok Ranjan (Since 04-Nov-24) Total Experience : 25 years

Mr. Nilay Dalal (Since 08-May-26) Total Experience : 12 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 690.61

AAUM (in ₹ Cr) 717.02

% of top 5 holdings 12.88%

% of top 10 holdings 22.10%

No. of scrips 89

RATIO

Standard Deviation[^] NA

Beta[^] NA

Sharpe Ratio[^]* NA

Average P/B 6.74

Average P/E 31.74

Portfolio Turnover Ratio 1.21

[^]Scheme has not completed 3 years hence NA ^{*}Risk free rate: 4.99 (Source: FIMMDA MIBOR)

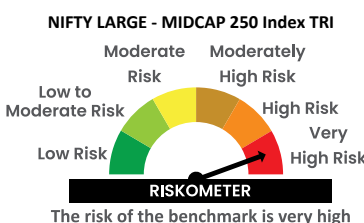
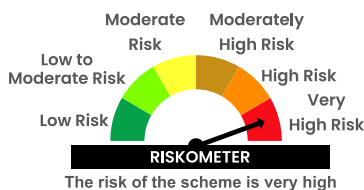
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	9.7646	10.1061
IDCW	9.7646	10.1061

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

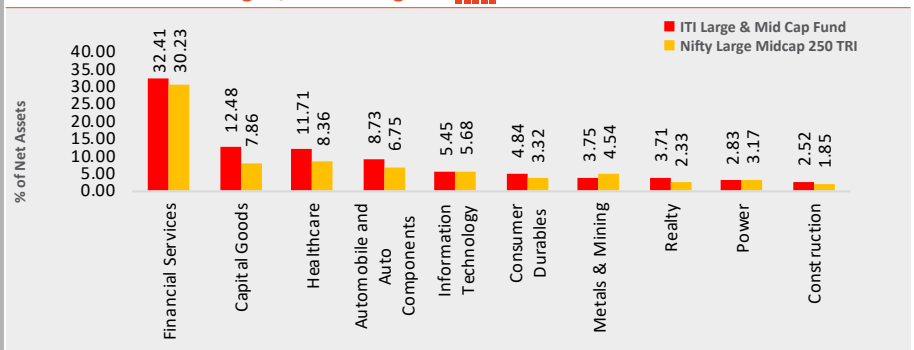
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	97.10	1.35
Automobile and Auto Components	8.73	
• TVS Motor Company Limited	1.96	
SPR Auto Technologies Ltd	1.47	
Mahindra & Mahindra Limited	1.13	
Sona BLW Precision Forgings Limited	1.07	
Bharat Forge Limited	0.93	
Ather Energy Limited	0.92	
Maruti Suzuki India Limited	0.66	
Hyundai Motor India Ltd	0.59	
Capital Goods	12.48	
Bharat Electronics Limited	1.33	
Apar Industries Limited	1.24	
Voltamp Transformers Limited	1.14	
Cummins India Limited	1.06	
Kirloskar Pneumatic Company Limited	1.05	
KEI Industries Limited	0.97	
Elecon Engineering Company Limited	0.95	
Waaree Energies Limited	0.88	
Thermax Limited	0.83	
Usha Martin Limited	0.81	
Shakti Pumps (India) Limited	0.79	
Mazagon Dock Shipbuilders Limited	0.78	
Bharat Heavy Electricals Limited	0.65	
Chemicals	1.86	
Gujarat Fluorochemicals Limited	1.15	
Navin Fluorine International Limited	0.71	
Construction	2.52	
• Larsen & Toubro Limited	1.94	
Cemindia Projects Ltd	0.58	
Construction Materials	1.18	
Grasim Industries Limited	1.18	
Consumer Durables	4.84	
• LG Electronics India Ltd	1.97	
Blue Star Limited	1.34	
Kajaria Ceramics Limited	0.81	
Dixon Technologies (India) Limited	0.72	
Consumer Services	1.95	
Eternal Limited	1.31	
The Indian Hotels Company Limited	0.64	
Fast Moving Consumer Goods	2.35	
Allied Blenders And Distillers Limited	0.85	
Marico Limited	0.78	
Godfrey Phillips India Limited	0.71	
Financial Services	31.06	1.35
• ICICI Bank Limited	2.27	
• IndusInd Bank Limited	2.07	
• State Bank of India	1.81	
• Kotak Mahindra Bank Limited	1.76	
Axis Bank Limited	1.62	
Motilal Oswal Financial Services Limited	1.56	
Bajaj Finance Limited	1.46	
IIFL Finance Limited	1.40	
BSE Limited	1.20	
Ujjivan Small Finance Bank Limited	1.15	
IDFC First Bank Limited	1.06	

Name of the Instrument	% to NAV	% to NAV Derivatives
Shriram Finance Limited	1.02	
National Stock Exchange Of India Ltd	1.00	
Aditya Birla Capital Limited	0.99	
Multi Commodity Exchange of India Limited	0.98	
AU Small Finance Bank Limited	0.98	
PB Fintech Limited	0.96	
The Federal Bank Limited	0.96	
One 97 Communications Limited	0.90	
Union Bank of India	0.88	
Cholamandalam Investment and Finance Company Ltd	0.87	
Karur Vysya Bank Limited	0.82	
Poonawalla Fincorp Limited	0.67	
RBL Bank Limited	0.60	
SBI Life Insurance Company Limited	0.57	
Jio Financial Services Limited	0.54	
L&T Finance Limited	0.54	
Fusion Finance Limited	0.42	
HDFC Bank Limited		1.35
Healthcare	11.71	
• Divi's Laboratories Limited	1.98	
• Sun Pharmaceutical Industries Limited	1.75	
Supriya Lifescience Limited	1.59	
Glenmark Pharmaceuticals Limited	1.26	
Fortis Healthcare Limited	1.18	
Blue Jet Healthcare Ltd	1.16	
Aster DM Quality Care Limited	1.05	
Park Medi World Limited	0.98	
Max Healthcare Institute Limited	0.75	
Information Technology	5.45	
• ESDS Software Solution Ltd	4.59	
Inventurus Knowledge Solutions Limited	0.86	
Metals & Mining	3.75	
Hindalco Industries Limited	1.07	
JSW Steel Limited	0.95	
National Aluminium Company Limited	0.73	
Jindal Steel Limited	0.50	
Vedanta Aluminium Metal Limited	0.49	
Oil Gas & Consumable Fuels	1.27	
Reliance Industries Limited	1.27	
Power	2.83	
JSW Energy Limited	1.09	
NLC India Limited	1.01	
Adani Power Limited	0.73	
Realty	3.71	
The Phoenix Mills Limited	1.16	
Aditya Birla Real Estate Limited	1.02	
Oberoi Realty Limited	0.88	
Prestige Estates Projects Limited	0.65	
Telecommunication	1.41	
Bharti Hexacom Limited	1.41	
Short Term Debt & Net Current Assets	1.55	
• Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Equity	97.10	Term Deposits placed as Margins	-	Large Cap	36.93
Equity Derivatives	1.35	TREPS instruments	1.63	Mid Cap	36.85
Debt	-	Net Current Assets	-0.08	Small Cap	24.67

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Bharat Consumption Fund

(An open ended equity scheme following consumption theme)

September 2026

PORTFOLIO

CATEGORY OF SCHEME THEMATIC FUND

INVESTMENT OBJECTIVE

To generate long-term capital appreciation by investing primarily in Equity and Equity related securities of companies engaged in consumption and consumption related activities or allied sectors. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date (Date of Allotment): Feb 27, 2025
Benchmark: Nifty India Consumption TRI
Minimum Application Amount: ₹ 5,000/- and in multiples of Re 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.

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Animesh Singh (Since 08-May-26) Total Experience: 20 years
Mr. Dhimant Shah (Since 06-Mar-25) Total Experience: 26 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 349.87
AAUM (in ₹ Cr) 361.41
% of top 5 holdings 25.62%
% of top 10 holdings 40.39%
No. of scrips 57

RATIO

Standard Deviation^ NA
Beta^ NA
Sharpe Ratio^* NA
Average P/B 11.15
Average P/E 29.17
Portfolio Turnover Ratio 0.70

^Scheme has not completed 3 years hence NA *Risk free rate: 4.99 (Source: FIMMDA MIBOR)

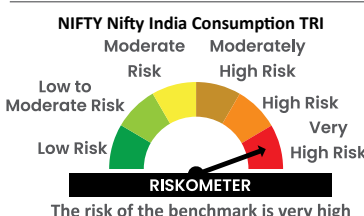
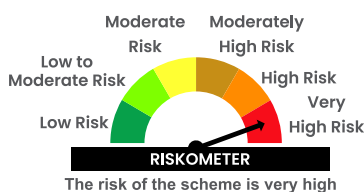
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	11.3192	11.6362
IDCW	10.7077	11.0183

THIS PRODUCT IS SUITABLE
FOR INVESTORS WHO ARE SEEKING^

- Capital appreciation over long term
- Invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand

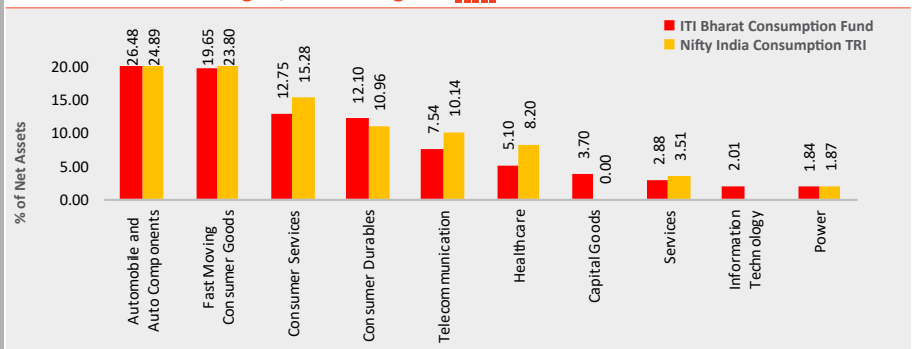
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	99.69	
Automobile and Auto Components	26.48	
• Mahindra & Mahindra Limited	4.17	
• Maruti Suzuki India Limited	4.06	
• TVS Motor Company Limited	2.94	
• Ather Energy Limited	2.71	
Bajaj Auto Limited	2.29	
Sedemac Mechatronics Limited	2.27	
Eicher Motors Limited	1.97	
Tata Motors Passenger Vehicles Limited	1.32	
Ramkrishna Forgings Limited	1.32	
Sona BLW Precision Forgings Limited	1.25	
Hero MotoCorp Limited	1.21	
Motherson Sumi Wiring India Limited	0.98	
Capital Goods	3.70	
Tata Motors Ltd	1.17	
Jyoti CNC Automation Ltd	0.97	
Welspun Corp Limited	0.79	
Diamond Power Infra Limited	0.53	
Hitachi Energy India Limited	0.24	
Chemicals	1.23	
Sumitomo Chemical India Limited	1.23	
Consumer Durables	12.10	
• Titan Company Limited	4.60	
Asian Paints Limited	2.23	
LG Electronics India Ltd	1.93	
Dixon Technologies (India) Limited	1.45	
Blue Star Limited	1.20	
Havells India Limited	0.68	
Consumer Services	12.75	
• Eternal Limited	6.23	
Trent Limited	1.65	
The Indian Hotels Company Limited	1.53	
Cartrade Tech Limited	1.40	
Avenue Supermarts Limited	1.05	
Info Edge (India) Limited	0.90	
Fast Moving Consumer Goods	19.65	
• ITC Limited	3.87	

Name of the Instrument	% to NAV	% to NAV Derivatives
• Nestle India Limited	2.63	
• Hindustan Unilever Limited	2.61	
Britannia Industries Limited	1.79	
Varun Beverages Limited	1.78	
Tata Consumer Products Limited	1.57	
Godrej Consumer Products Limited	1.36	
Vintage Coffee And Beverages Limited	1.09	
United Spirits Limited	1.07	
Allied Blenders And Distillers Limited	0.85	
Godfrey Phillips India Limited	0.59	
Radico Khaitan Limited	0.44	
Financial Services	0.94	
BSE Limited	0.94	
Healthcare	5.10	
Apollo Hospitals Enterprise Limited	2.42	
Max Healthcare Institute Limited	1.77	
Abbott India Limited	0.91	
Information Technology	2.01	
ESDS Software Solution Ltd	2.01	
Oil Gas & Consumable Fuels	1.23	
Reliance Industries Limited	1.23	
Power	1.84	
Adani Power Limited	1.16	
Tata Power Company Limited	0.68	
Realty	1.41	
DLF Limited	0.95	
Pranav Constructions Ltd	0.46	
Services	2.88	
InterGlobe Aviation Limited	2.56	
Smartworks Coworking Spaces Ltd	0.32	
Telecommunication	7.54	
• Bharti Airtel Limited	6.57	
Indus Towers Limited	0.97	
Textiles	0.83	
Pearl Global Industries Limited	0.83	
Short Term Debt & Net Current Assets	0.31	
• Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Equity	99.69	Term Deposits placed as Margins	-	Large Cap	66.99
Equity Derivatives	-	TREPS instruments	-	Mid Cap	14.94
Debt	-	Net Current Assets	0.31	Small Cap	17.76

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Business Cycle Fund

An open ended equity scheme investing in sector based on its business cycle

September 2026

PORTFOLIO

CATEGORY OF SCHEME THEMATIC FUND

INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

Inception Date Mar 09, 2026

(Date of Allotment):

Benchmark: NIFTY 500 TRI

Minimum Application Amount: ₹ 5,000/- and in multiples of Re 1/- there-after

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 Redemption of units would be done on First in First out Basis (FIFO)

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Nilay Dalal (Since 09-Mar-26) Total Experience : 12 years

Mr. Alok Ranjan (Since 09-Mar-26) Total Experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr)	116.61
AAUM (in ₹ Cr)	118.40
% of top 5 holdings	16.44%
% of top 10 holdings	25.37%
No. of scrips	71

RATIO

Standard Deviation [^]	NA
Beta [^]	NA
Sharpe Ratio [^] *	NA
Average P/B	7.01
Average P/E	35.88
Portfolio Turnover Ratio	0

[^]Scheme has not completed 3 years hence NA *Risk free rate: 4.99 (Source: FIMMDA MIBOR) Portfolio turnover ratio not provided. Since the scheme has not completed one year

NAV as on September 30, 2026

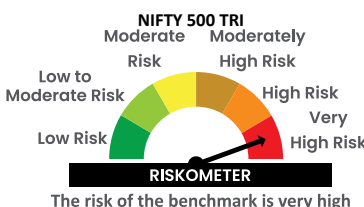
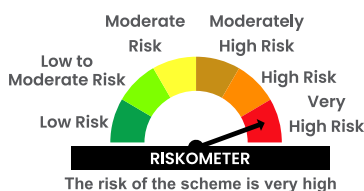
	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	10.4709	10.5769
IDCW	10.4709	10.5769

THIS PRODUCT IS SUITABLE

FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

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

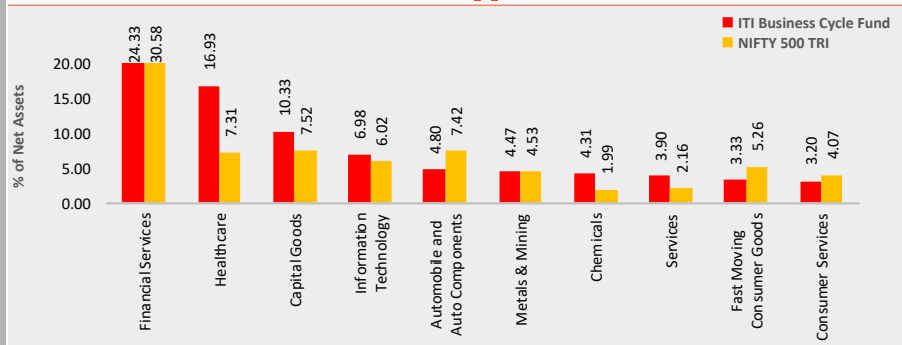


Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	91.29	
Automobile and Auto Components	4.80	
• Bajaj Auto Limited	1.70	
Ramkrishna Forgings Limited	1.28	
TVS Motor Company Limited	1.26	
Ather Energy Limited	0.57	
Capital Goods	10.33	
Kirloskar Oil Engines Limited	1.29	
Indo-MIM Limited	1.25	
BEML Limited	1.22	
Syrra SGS Technology Limited	1.20	
Finolex Cables Limited	1.19	
Bharat Heavy Electricals Limited	1.17	
Elgi Equipments Limited	1.04	
Data Patterns (India) Limited	1.01	
Usha Martin Limited	0.96	
Chemicals	4.31	
Navin Fluorine International Limited	1.19	
Solar Industries India Limited	1.18	
Gujarat Fluorochemicals Limited	1.03	
Aarti Industries Limited	0.91	
Construction	1.25	
Kalpitaru Projects International Limited	1.25	
Construction Materials	1.41	
Grasim Industries Limited	1.41	
Consumer Durables	3.10	
• Titan Company Limited	1.70	
LG Electronics India Ltd	1.40	
Consumer Services	3.20	
• Eternal Limited	2.19	
FSN E-Commerce Ventures Limited	1.02	
Fast Moving Consumer Goods	3.33	
LT Foods Limited	1.13	
Radico Khaitan Limited	1.10	
Marico Limited	1.10	
Financial Services	24.33	
• HDFC Bank Limited	3.83	
• ICICI Bank Limited	2.37	
• Manipal Payment and Identity Solutions Ltd	2.02	
• HDFC Life Insurance Company Limited	2.01	
AU Small Finance Bank Limited	1.39	
Multi Commodity Exchange of India Limited	1.34	
Bajaj Finance Limited	1.31	
Poonawalla Fincorp Limited	1.22	

Name of the Instrument	% to NAV	% to NAV Derivatives
IDFC First Bank Limited	1.21	
RBL Bank Limited	1.17	
Yes Bank Limited	1.00	
City Union Bank Limited	0.99	
IIFL Finance Limited	0.95	
DCB Bank Limited	0.90	
Turtlemint Fintech Solutions Limited	0.78	
State Bank of India	0.74	
SBI Funds Management Limited	0.59	
Bandhan Bank Limited	0.50	
Healthcare	16.93	
• Laurus Labs Limited	1.59	
Divi's Laboratories Limited	1.54	
Ajanta Pharma Limited	1.32	
Apollo Hospitals Enterprise Limited	1.30	
Piramal Pharma Limited	1.28	
Aurobindo Pharma Limited	1.25	
Glenmark Pharmaceuticals Limited	1.19	
Torrent Pharmaceuticals Limited	1.17	
Neuland Laboratories Limited	1.16	
Dr. Lal Path Labs Limited	1.13	
IPCA Laboratories Limited	1.12	
Biocon Limited	1.00	
Global Health Limited	0.98	
Aster DM Quality Care Limited	0.92	
Information Technology	6.98	
• ESDS Software Solution Ltd	6.03	
Infosys Limited	0.95	
Metals & Mining	4.47	
Hindalco Industries Limited	1.24	
Hindustan Copper Limited	1.11	
Steel Authority of India Limited	0.92	
NMDC Limited	0.75	
National Aluminium Company Limited	0.46	
Oil Gas & Consumable Fuels	1.93	
• Reliance Industries Limited	1.93	
Power	1.01	
Adani Power Limited	1.01	
Services	3.90	
Redington Limited	1.23	
The Great Eastern Shipping Company Limited	1.02	
Inox Green Energy Services Limited	0.83	
Central Mine Planning & Design Institute Limited	0.82	
Short Term Debt & Net Current Assets	8.71	

• Top Ten Holdings

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

Equity 91.29

Equity Derivatives -

Debt -

Portfolio Allocation of other Asset Class (%)

Term Deposits placed as Margins -

TREPS instruments 5.27

Net Current Assets 3.44

Market Capitalisation (% of allocation)

Large Cap 29.99

Mid Cap 24.02

Small Cap 37.28

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History

Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Balanced Advantage Fund

(An open ended dynamic asset allocation fund investing in debt and equity instruments only)

September 2026

PORTFOLIO

CATEGORY OF SCHEME BALANCED ADVANTAGE FUND

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek capital appreciation by investing in equity and equity related securities and fixed income instruments. The allocation between equity instruments and fixed income will be managed dynamically so as to provide investors with long term capital appreciation. However, there can be no assurance that the investment objective of the scheme will be realized.

SCHEME DETAILS

Inception Date
(Date of Allotment): 31-Dec-19

Benchmark: Nifty 50 Hybrid Composite Debt 50:50 Index

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

Load Structure: Entry Load: Nil

Exit Load:

- 10% of the units allotted may be redeemed without any exit load, on or before completion of 3 months from the date of allotment of units. Any redemption in excess of such limit in the first 3 months from the date of allotment shall be subject to the following exit load:
- i. 0.50% if redeemed or switched out on or before completion of 3 months from the date of allotment of units
- ii. Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units.

Total Expense Ratio (TER):

For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Nilay Dalal (Since 08-May-26) Total Experience: 12 years
Mr. Laukik Bagwe (Since 01-Feb-25) Total experience: 25 years
Mr. Animesh Singh (Since 08-May-26) Total experience: 20 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 320.20
AAUM (in ₹ Cr) 332.67
% of top 5 holdings 20.17%
% of top 10 holdings 31.95%
No. of scrips 55

RATIO

Standard Deviation[^] 8.22%
Beta[^] 0.94
Sharpe Ratio^{^*} 0.22
Average P/B 4.86
Average P/E 27.04
Portfolio Turnover Ratio 4.59

[^]Computed for the 3-yr period ended September 30, 2026. Based on monthly return.
^{*}Risk free rate: 4.99 (Source: FIMMDA MIBOR)

DEBT ATTRIBUTIONS FOR FIXED INCOME PORTION

Average Maturity 0.22 Years
Macaulay Duration 0.21 Years
Modified Duration 0.20 Years
Yield To Maturity (Regular & Direct) Plans 5.47%

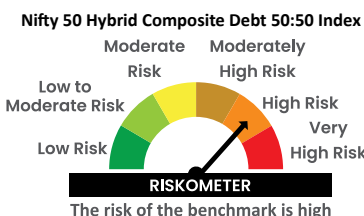
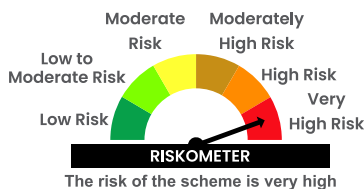
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	14.1128	16.0724
IDCW	11.8149	13.7028

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

- 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.

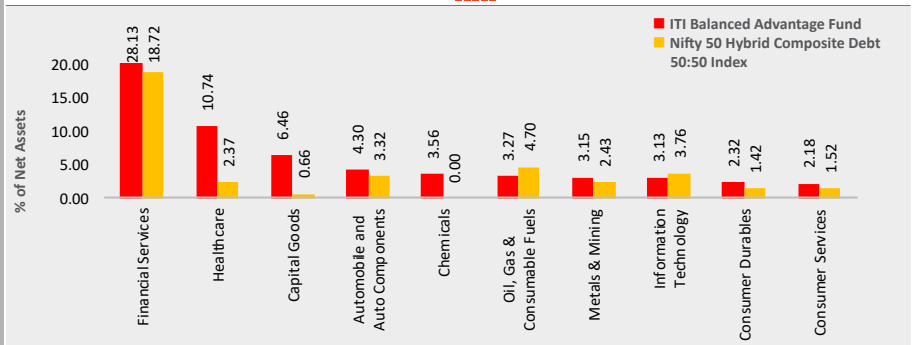


Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	74.37	-0.99
Automobile and Auto Components	4.30	
Bajaj Auto Limited	1.59	
TVS Motor Company Limited	1.12	
Ramkrishna Forgings Limited	1.07	
Ather Energy Limited	0.52	
Capital Goods	6.46	
Voltamp Transformers Limited	1.17	
Kirloskar Oil Engines Limited	1.13	
Bharat Heavy Electricals Limited	1.10	
Garware Hi-Tech Films Limited	1.05	
BEML Limited	1.01	
Indo-MIM Limited	1.00	
Chemicals	3.56	
Gujarat Fluorochemicals Limited	1.23	
Solar Industries India Limited	1.22	
Aarti Industries Limited	1.11	
Construction	1.15	
Kalpitaru Projects International Limited	1.15	
Construction Materials	1.12	
Grasim Industries Limited	1.12	
Consumer Durables	2.32	
Titan Company Limited	1.18	
LG Electronics India Ltd	1.15	
Consumer Services	2.18	
Eternal Limited	2.18	
Fast Moving Consumer Goods	2.12	
Balrampur Chini Mills Limited	1.16	
LT Foods Limited	0.96	
Financial Services	28.13	
• HDFC Bank Limited	4.33	
• ICICI Bank Limited	3.15	
Ujjivan Small Finance Bank Limited	2.12	
HDFC Life Insurance Company Limited	2.03	
Manipal Payment and Identity Solutions Ltd	1.47	
RBL Bank Limited	1.40	
Axis Bank Limited	1.30	
IIFL Finance Limited	1.26	
Yes Bank Limited	1.14	
Aditya Birla Capital Limited	1.13	
AU Small Finance Bank Limited	1.12	
One 97 Communications Limited	1.11	
IDFC First Bank Limited	1.10	

Name of the Instrument	% to NAV	% to NAV Derivatives
Multi Commodity Exchange of India Limited	1.07	
State Bank of India	1.02	
Poonawalla Fincorp Limited	0.99	
Bajaj Finance Limited	0.73	
Turtlemint Fintech Solutions Limited	0.60	
Cholamandalam Investment and Finance Company Ltd	0.56	
Bandhan Bank Limited	0.50	
Healthcare	10.74	
• Wockhardt Limited	2.52	
• Laurus Labs Limited	2.37	
Divi's Laboratories Limited	1.38	
Dr. Lal Path Labs Limited	1.33	
Piramal Pharma Limited	1.06	
Apollo Hospitals Enterprise Limited	1.04	
Glenmark Pharmaceuticals Limited	1.04	
Information Technology	3.13	
• ESOS Software Solution Ltd	2.20	
Infosys Limited	0.93	
Metals & Mining	3.15	
Hindalco Industries Limited	1.16	
Hindustan Copper Limited	1.00	
Vedanta Limited	0.99	
Oil Gas & Consumable Fuels	4.26	-0.99
• Reliance Industries Limited	4.26	-0.99
Services	1.74	
Redington Limited	1.44	
Inox Green Energy Services Limited	0.30	

Name of the Instrument	Ratings	% to NAV
Commercial Paper		1.23
Export Import Bank of India	CRISIL A1+	1.23
Corporate Bond		17.19
• National Bank For Agriculture and Rural Development	CRISIL AAA / ICRA AAA	5.28
• Power Grid Corporation of India Limited	CRISIL AAA	3.15
• Small Industries Dev Bank of India	CRISIL AAA	2.35
• Power Finance Corporation Limited	CRISIL AAA	2.34
REC Limited	CRISIL AAA	2.19
Nuclear Power Corporation Of India Limited	CRISIL AAA	0.63
National Housing Bank	CRISIL AAA	0.63
Indian Railway Finance Corporation Limited	CRISIL AAA	0.62
Government Bond		1.58
7.06% GOI (MD 10/04/2028)	SOVEREIGN	1.58
Short Term Debt & Net Current Assets		6.61
• Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)		Portfolio Allocation of other Asset Class (%)		Market Capitalisation (% of allocation)	
Net Equity	73.39	Term Deposits placed as Margins	-	Large Cap	31.43
Debt & Others	20.00	TREPS instruments	2.37	Mid Cap	14.44
Arbitrage	0.99	Net Current Assets	24.24	Small Cap	27.52

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities.
No investment in InvITs is permitted)

September 2026

PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	65.34	-65.61
Capital Goods	4.56	-4.59
Cummins India Limited	4.56	-4.59
Construction	0.81	-0.81
Larsen & Toubro Limited	0.81	-0.81
Construction Materials	1.46	-1.46
Ambuja Cements Limited	1.46	-1.46
Consumer Durables	1.97	-1.98
Kalyan Jewellers India Limited	1.04	-1.04
Amber Enterprises India Limited	0.93	-0.93
Fast Moving Consumer Goods	5.69	-5.71
Varun Beverages Limited	3.06	-3.06
Godfrey Phillips India Limited	1.93	-1.95
ITC Limited	0.70	-0.70
Financial Services	36.94	-37.11
One 97 Communications Limited	8.83	-8.86
HDFC Bank Limited	5.69	-5.75
Power Finance Corporation Limited	4.44	-4.49
AU Small Finance Bank Limited	2.34	-2.34
Shriram Finance Limited	2.25	-2.26
IndusInd Bank Limited	2.14	-2.14
RBL Bank Limited	1.98	-2.00
ICICI Lombard General Insurance Company Limited	1.92	-1.90
Aditya Birla Capital Limited	1.64	-1.65
HDFC Life Insurance Company Limited	1.51	-1.50
Canara Bank	1.37	-1.38
Bank of India	1.25	-1.26

Name of the Instrument	% to NAV	% to NAV Derivatives
Max Financial Services Limited	1.02	-1.02
Punjab National Bank	0.56	-0.56
Information Technology	1.53	-1.52
Persistent Systems Limited	1.53	-1.52
Metals & Mining	3.28	-3.29
National Aluminium Company Limited	1.78	-1.79
Hindustan Zinc Limited	1.50	-1.50
Oil Gas & Consumable Fuels	1.64	-1.66
Hindustan Petroleum Corporation Limited	1.64	-1.66
Power	0.69	-0.69
Adani Energy Solutions Limited	0.69	-0.69
Services	3.56	-3.54
Adani Ports and Special Economic Zone Limited	3.56	-3.54
Telecommunication	3.22	-3.24
Bharti Airtel Limited	3.22	-3.24
Mutual Fund Units	14.82	
ITI Liquid Fund - Direct Plan - Growth Option	14.82	
Short Term Debt & Net Current Assets	19.85	

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: ₹ 5,000/- and in multiples of Rs. 1/- thereafter
Load Structure: Entry Load: Nil

Exit Load:

- Exit Load: 10% of the units allotted may be redeemed without any exit load, on or before completion of 15 days from the date of allotment of units. Any redemption in excess of such limit in the first 15 days from the date of allotment shall be subject to the following exit load:
- i. 0.25% if redeemed or switched out on or before completion of 15 days from the date of allotment of units
- ii. Nil, if redeemed or switched out after completion of 15 days from the date of allotment of units.

Total Expense Ratio (TER):^

^For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr Vikas Nathani (Since 01-Jan-24) Total Experience: 18 years
Mr. Animesh Singh (Since 08-May-26) Total experience: 20 years
Mr. Laukik Bagwe (Since 01-Feb-25) Total experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 64.76
AAUM (in ₹ Cr) 62.84

RATIO

Standard Deviation^ 0.53%
Beta^ 0.69
Sharpe Ratio^* 2.83

^Computed for the 3-yr period ended September 30, 2026.

*Risk free rate: 4.99 (Source: FIMMDA MIBOR)

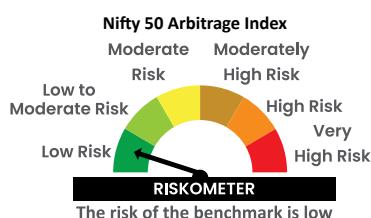
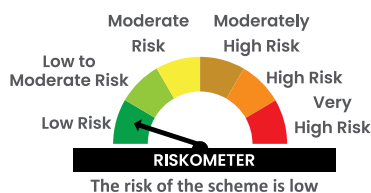
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	13.8755	14.6198
IDCW	13.8755	14.6198

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.



Portfolio Classification by Net Assets (%)

Gross Equity	65.34
Arbitrage	65.51
Debt	14.82

Portfolio Allocation of other Asset Class (%)

Term Deposits placed as Margins	-
TREPS instruments	8.37
Net Current Assets	91.90

ITI Multi Asset Allocation Fund

An open ended scheme investing in Equity, Debt, Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives

September 2026

CATEGORY OF SCHEME MULTI ASSET ALLOCATION

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate longterm capital appreciation and income by investing in equity and equity-related securities, debt & money market instruments, Gold/Silver ETFs and Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time. However, there can be no assurance that the investment objective of the scheme would be achieved.

SCHEME DETAILS

Inception Date (Date of Allotment): 07-Sep-26
Benchmark: 50% NIFTY 500 TRI + 30% CRISIL Composite Bond Index +10% Domestic Price of Physical Gold+10% Domestic Price of Silver
Minimum Application Amount: ₹ 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 Redemption of units would be done on First in First out Basis (FIFO).

Total Expense Ratio (TER):[^]

[^]For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Nilay Dalal (Since 07-Sep-26) Total Experience: 12 years
Mr. Laukik Bagwe (Since 07-Sep-26) Total Experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 144.42
AAUM (in ₹ Cr) 109.86
% of top 5 holdings 15.84
% of top 10 holdings 25.69
No. of scrips 41

RATIO

Standard Deviation[^] NA
Beta[^] NA
Sharpe Ratio[^]* NA
Average P/B 3.62
Average P/E 67.77
Portfolio Turnover Ratio NA

[^]Scheme has not completed 3 years hence NA *Risk free rate: 4.99 (Source: FIMMDA MIBOR) Portfolio turnover ratio not provided. Since the scheme has not completed one year

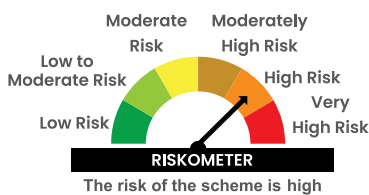
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	9.8604	9.8713
IDCW	9.8604	9.8713

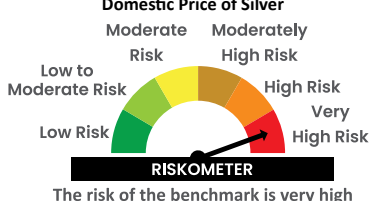
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- Capital appreciation over long term
- Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives

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



As per AMFI, Tier I Benchmark is 50% NIFTY 500 TRI + 30% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold +10% Domestic Price of Silver

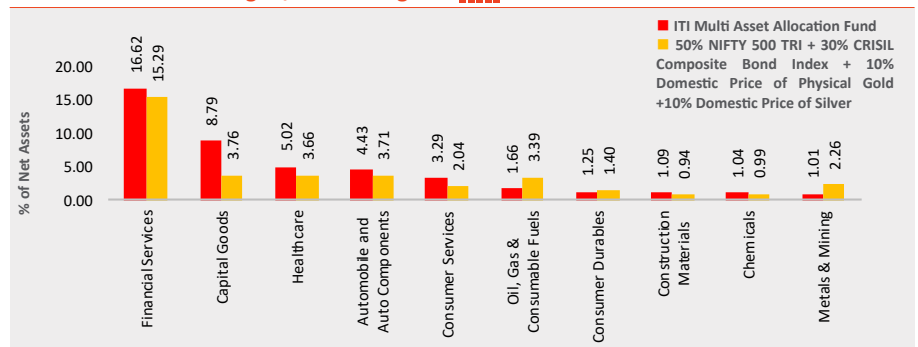


PORTFOLIO

Name of the Instrument	% to NAV	% to NAV Derivatives
Equity & Equity Related Total	46.91	
Automobile and Auto Components	4.43	
Bajaj Auto Limited	1.08	
Samvardhana Motherson International Limited	1.04	
Ramkrishna Forgings Limited	0.91	
Gabriel India Limited	0.91	
Ather Energy Limited	0.50	
Capital Goods	8.79	
Kirloskar Oil Engines Limited	1.26	
Bharat Heavy Electricals Limited	1.03	
APL Apollo Tubes Limited	0.99	
Indo-MIM Limited	0.99	
Siemens Limited	0.94	
Elgi Equipments Limited	0.93	
Usha Martin Limited	0.91	
Voltamp Transformers Limited	0.87	
BEML Limited	0.86	
Chemicals	1.04	
Solar Industries India Limited	1.04	
Construction	0.98	
Kalpitaru Projects International Limited	0.98	
Construction Materials	1.09	
Grasim Industries Limited	1.09	
Consumer Durables	1.25	
Titan Company Limited	1.25	
Consumer Services	3.29	
Eternal Limited	1.44	
FSN E-Commerce Ventures Limited	0.94	
TBO Tek Limited	0.91	
Fast Moving Consumer Goods	0.80	
LT Foods Limited	0.80	
Financial Services	16.62	
ICICI Bank Limited	2.93	
Manipal Payment and Identity Solutions Ltd	2.67	

Name of the Instrument	% to NAV	% to NAV Derivatives
IDFC First Bank Limited	1.96	
HDFC Life Insurance Company Limited	1.91	
HDFC Bank Limited	1.65	
PNB Housing Finance Limited	1.12	
Bajaj Finance Limited	0.99	
IIFL Finance Limited	0.99	
RBL Bank Limited	0.98	
DCB Bank Limited	0.94	
Bandhan Bank Limited	0.48	
Healthcare	5.02	
Global Health Limited	1.14	
Piramal Pharma Limited	1.03	
Aurobindo Pharma Limited	0.99	
Glenmark Pharmaceuticals Limited	0.94	
GlaxoSmithKline Pharmaceuticals Limited	0.93	
Media, Entertainment & Publication	0.92	
PVR INOX Limited	0.92	
Metals & Mining	1.01	
Hindustan Copper Limited	1.01	
Oil Gas & Consumable Fuels	1.66	
Reliance Industries Limited	1.66	
Name of the Instrument	Ratings	% to NAV
Exchange Traded Funds		6.45
DSP Gold ETF		3.32
Mirae Asset Gold ETF		2.79
Mirae Asset Silver ETF		0.17
DSP Silver ETF		0.17
Certificate of Deposit		3.36
Union Bank of India	ICRA A1+	3.36
Corporate Bond		3.44
REC Limited	ICRA AAA	3.44
Short Term Debt & Net Current Assets		39.85
Top Ten Holdings		

Fund vs Index Overweight / Underweight



Portfolio Classification by Net Assets (%)

Net Equity	46.91
Debt & Others	-
Arbitrage	-

Portfolio Allocation of other Asset Class (%)

Term Deposits placed as Margins	-
TREPS instruments	36.49
Net Current Assets	16.60

Market Capitalisation (% of allocation)

Large Cap	18.05
Mid Cap	7.75
Small Cap	21.10

For scheme and SIP performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 10 unless otherwise specified; Data is as of September 30, 2026 unless otherwise specified.

ITI Overnight Fund

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

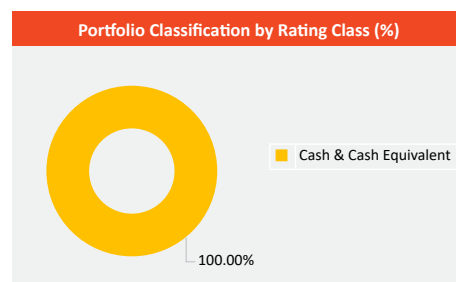
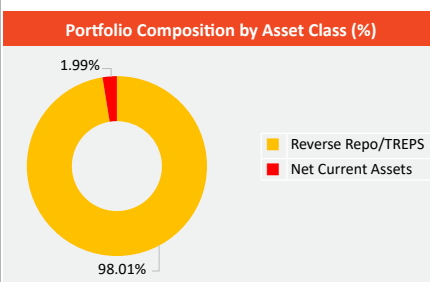
September 2026

PORTFOLIO

Name of the Instrument	Rating	Market Value (Rs. Lakhs)	% to NAV
Debt Instrument			
Reverse Repo/TREPS			
Clearing Corporation of India Ltd	NA	1182.00	98.01
Net Current Assets	NA	23.96	1.99
Total Net Assets			100.00

Record Date	Plan(s) Option(s)	Individuals/ HUF (IDCW) (Rs per unit)	Others (IDCW) (Rs per unit)	Cum-IDCW NAV (Rs per unit)
26/05/2026	Regular Plan - Monthly IDCW Option	0.0714	0.0714	1001.0714
26/05/2026	Direct Plan - Monthly IDCW Option	3.9602	3.9602	1004.9602
26/06/2026	Regular Plan - Monthly IDCW Option	0.0714	0.0714	1001.0714
26/06/2026	Direct Plan - Monthly IDCW Option	4.1581	4.1581	1005.1581
26/07/2026	Regular Plan - Monthly IDCW Option	0.0714	0.0714	1001.0714
26/07/2026	Direct Plan - Monthly IDCW Option	3.9658	3.9658	1004.9658
27/08/2026	Regular Plan - Monthly IDCW Option	3.1113	3.1113	1004.1113
27/08/2026	Direct Plan - Monthly IDCW Option	4.0194	4.0194	1005.0194
26/09/2026	Regular Plan - Monthly IDCW Option	3.7745	3.7745	1004.7745
26/09/2026	Direct Plan - Monthly IDCW Option	3.8391	3.8391	1004.8391

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>



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)			

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: ₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):^A

^AFor detailed TER, please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25)
Total experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 12.06
AAUM (in ₹ Cr) 24.93

QUANTITATIVE DATA

Average Maturity 1 Day
Macaulay Duration 1 Day
Modified Duration 1 Day
Yield To Maturity (Regular & Direct) Plans 4.99%

NAV as on September 30, 2026

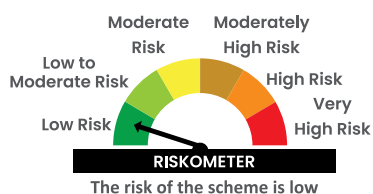
	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	1386.7020	1396.3278
Daily IDCW	1001.0003	1001.0000
Weekly IDCW	1001.1274	1001.1259
Fortnightly IDCW	1001.5432	-
Monthly IDCW	1001.5134	1001.5214
Annual IDCW	-	0.0000

THIS PRODUCT IS SUITABLE

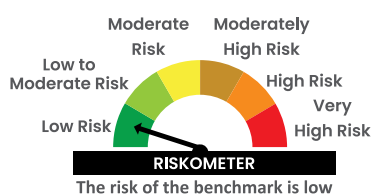
FOR INVESTORS WHO ARE SEEKING^A

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

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



CRISIL Liquid Overnight Index



ITI Liquid Fund

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

September 2026

PORTFOLIO

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:	₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure:	Entry Load: Nil
Exit Load:	Investor exit upon subscription 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):[^]

[^]For detailed TER please refer link: <https://www.iti.mf.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25) Total experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr)	52.08
AAUM (in ₹ Cr)	52.36

QUANTITATIVE DATA

Average Maturity	63 Days
Macaulay Duration	63 Days
Modified Duration	63 Days
Yield To Maturity (Regular & Direct) Plans	5.99%

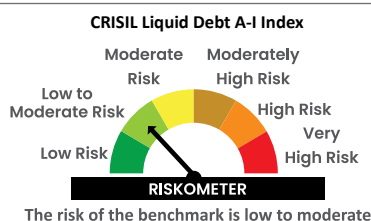
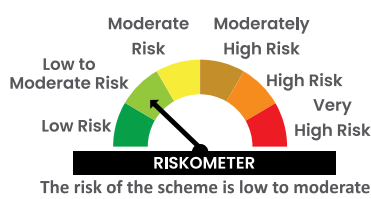
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	1462.5424	1477.3589
Daily IDCW	1001.0000	1000.9945
Weekly IDCW	1001.1009	1001.1042
Fortnightly IDCW	1001.5048	-
Monthly IDCW	1000.7692	1001.5122
Annual IDCW	1472.2727	1479.3199

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

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

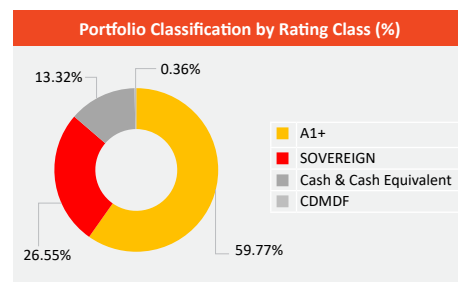
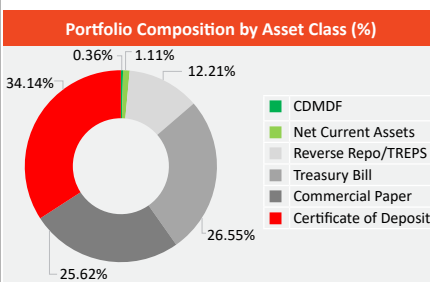
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Name of the Instrument	Rating	Market Value (Rs. Lakhs)	% to NAV
Debt Instrument			
Certificate of Deposit			
Canara Bank	CRISIL A1+	494.55	9.50
HDFC Bank Limited	CARE A1+	444.31	8.53
Punjab National Bank	CRISIL A1+	444.27	8.53
Bank of Baroda	FITCH A1+	395.18	7.59
Commercial Paper			
Export Import Bank of India	CRISIL A1+	493.72	9.48
HDFC Securities Limited	CRISIL A1+	442.70	8.50
ICICI Securities Limited	CRISIL A1+	398.15	7.64
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund Class A2		18.84	0.36
Treasury Bill			
91 Days Tbill (MD 17/12/2026)	SOVEREIGN	494.27	9.49
91 Days Tbill (MD 24/12/2026)	SOVEREIGN	493.75	9.48
364 Days Tbill (MD 25/12/2026)	SOVEREIGN	394.94	7.58
Reverse Repo/TREPS			
Clearing Corporation of India Ltd	NA	636.00	12.21
Net Current Assets	NA	57.63	1.11
Total Net Assets			100.00

Record Date	Plan(s) Option(s)	Individuals/ HUF (IDCW) (Rs per unit)	Others (IDCW) (Rs per unit)	Cum-IDCW NAV (Rs per unit)
26/05/2026	Regular Plan - Monthly IDCW Option	0.9231	0.9231	1,001.9231
26/05/2026	Direct Plan - Monthly IDCW Option	5.1797	5.1797	1,006.1797
26/06/2026	Regular Plan - Monthly IDCW Option	0.1538	0.1538	1,001.1538
26/06/2026	Direct Plan - Monthly IDCW Option	5.3772	5.3772	1,006.3772
26/07/2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	1,000.7692
26/07/2026	Direct Plan - Monthly IDCW Option	5.1867	5.1867	1,006.1867
26/08/2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	1,000.7692
26/08/2026	Direct Plan - Monthly IDCW Option	5.0892	5.0892	1,006.0892
26/09/2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	1,000.7692
26/09/2026	Direct Plan - Monthly IDCW Option	4.4891	4.4891	1,005.4891

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.iti.mf.com>



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 29-35 | Please Refer Page No. 36 For IDCW History
Face Value per Unit: Rs. 1000 unless otherwise specified Data is as of September 30, 2026 unless otherwise specified.

ITI Ultra Short Term 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.

September 2026

PORTFOLIO

CATEGORY OF SCHEME **ULTRA SHORT TERM 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: ₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):[^]

[^]For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25) Total experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 166.59
AAUM (in ₹ Cr) 164.86

QUANTITATIVE DATA

Average Maturity 130 Days
Macaulay Duration 130 Days
Modified Duration 128 Days
Yield To Maturity (Regular & Direct) Plans 6.66%

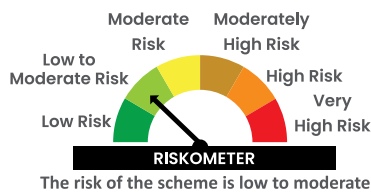
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	1324.4349	1383.7620
Daily IDCW	1001.0003	-
Weekly IDCW	1001.2880	1001.3083
Fortnightly IDCW	1001.3309	-
Monthly IDCW	1001.3334	1001.3732
Annual IDCW	1324.4970	1385.5246

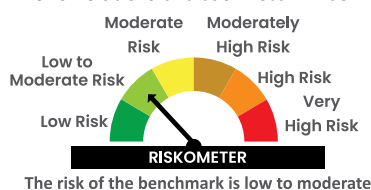
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- 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.



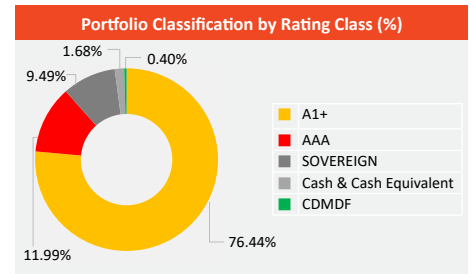
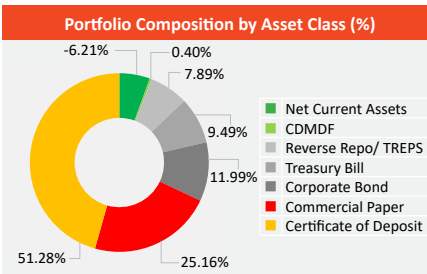
CRISIL Ultra Short Duration Debt A-I Index



Name of the Instrument	Rating	Market Value (Rs. Lakhs)	% to NAV
Debt Instrument			
Certificate of Deposit			
Bank of Baroda	FITCH A1+ / CARE A1+	1459.26	8.76
Indian Bank	CRISIL A1+	1425.07	8.55
Axis Bank Limited	CRISIL A1+	975.77	5.86
Small Industries Dev Bank of India	CRISIL A1+	974.05	5.85
Canara Bank	CRISIL A1+	971.84	5.83
HDFC Bank Limited	CARE A1+	738.95	4.44
Punjab National Bank	CRISIL A1+	537.90	3.23
National Bank For Agriculture and Rural Development	CRISIL A1+	489.03	2.94
ICICI Bank Limited	ICRA A1+	485.70	2.92
Union Bank of India	ICRA A1+	485.29	2.91
Commercial Paper			
Export Import Bank of India	CRISIL A1+	1579.92	9.48
ICICI Securities Limited	CRISIL A1+	1094.92	6.57
LIC Housing Finance Limited	CRISIL A1+	975.46	5.86
HDFC Securities Limited	CRISIL A1+	541.07	3.25
Corporate Bond			
REC Limited	CRISIL AAA / ICRA AAA	1498.23	8.99
LIC Housing Finance Limited	CRISIL AAA	499.64	3.00
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund Class A2		67.34	0.40
Treasury Bill			
91 Days Tbill (MD 24/12/2026)	SOVEREIGN	987.50	5.93
91 Days Tbill (MD 17/12/2026)	SOVEREIGN	494.27	2.97
364 Days Tbill (MD 25/12/2026)	SOVEREIGN	98.74	0.59
Reverse Repo/TREPS			
Clearing Corporation of India Ltd	NA	1314.00	7.89
Net Current Assets	NA	-1034.84	-6.21
Total Net Assets			100.00

Record Date	Plan(s) Option(s)	Individuals/ HUF (IDCW) (Rs per unit)	Others (IDCW) (Rs per unit)	Cum-IDCW NAV (Rs per unit)
26/05/2026	Regular Plan - Monthly IDCW Option	1.6784	1.6784	1002.6784
26/05/2026	Direct Plan - Monthly IDCW Option	2.1981	2.1981	1003.1981
29/06/2026	Regular Plan - Monthly IDCW Option	8.3064	8.3064	1009.3064
29/06/2026	Direct Plan - Monthly IDCW Option	8.9207	8.9207	1009.9207
28/07/2026	Regular Plan - Monthly IDCW Option	4.5312	4.5312	1005.5312
28/07/2026	Direct Plan - Monthly IDCW Option	5.0733	5.0733	1006.0733
27/08/2026	Regular Plan - Monthly IDCW Option	4.8180	4.8180	1005.8180
27/08/2026	Direct Plan - Monthly IDCW Option	5.4143	5.4143	1006.4143
28/09/2026	Regular Plan - Monthly IDCW Option	4.3923	4.3923	1005.3923
28/09/2026	Direct Plan - Monthly IDCW Option	5.0280	5.0280	1006.0280

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>



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)			

[^]Please refer to Scheme Information Document where concept of Macaulay's Duration is explained Moderate interest rate risk and relatively low credit risk.

For scheme performance refer page 29-35 | Please Refer Page No. 36 For IDCW History

Face Value per Unit: Rs. 1000 unless otherwise specified Data is as of September 30, 2026 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 2026

PORTFOLIO

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: ₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):[^]

[^]For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>

Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25) Total experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 33.92
AAUM (in ₹ Cr) 33.98

QUANTITATIVE DATA

Average Maturity 1.42 Years
Macaulay Duration 1.20 Years
Modified Duration 1.15 Years
Yield To Maturity 6.90%
(Regular & Direct) Plans

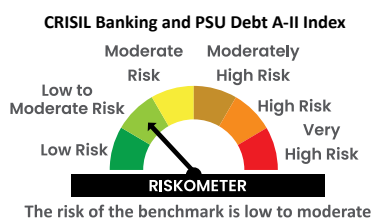
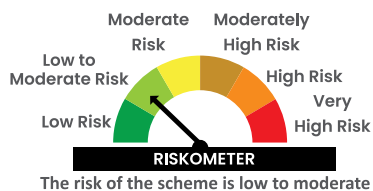
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	13.7758	14.2315
Daily IDCW	13.7770	14.2299

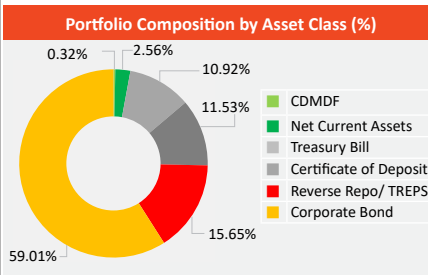
THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING[^]

- 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

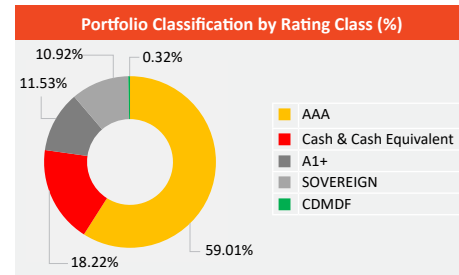
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



Name of the Instrument	Rating	Market Value (Rs. Lakhs)	% to NAV
Debt Instrument			
Certificate of Deposit			
HDFC Bank Limited	CARE A1+	293.86	8.66
Bank of Baroda	CARE A1+	97.18	2.86
Corporate Bond			
Nuclear Power Corporation Of India Limited	CRISIL AAA	302.87	8.93
REC Limited	CRISIL AAA	300.37	8.85
National Housing Bank	CRISIL AAA	300.32	8.85
Indian Railway Finance Corporation Limited	CRISIL AAA	299.35	8.82
National Bank For Agriculture and Rural Development	CRISIL AAA / ICRA AAA	298.69	8.80
Small Industries Dev Bank of India	CRISIL AAA	250.45	7.38
Power Finance Corporation Limited	CRISIL AAA	249.88	7.37
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund Class A2		10.98	0.32
Government Bond			
6.94% GOI (MD 11/05/2036)	SOVEREIGN	196.72	5.80
6.53% GOI (MD 07/09/2031)	SOVEREIGN	173.67	5.12
Reverse Repo/TREPS			
Clearing Corporation of India Ltd	NA	531.00	15.65
Net Current Assets	NA	86.98	2.56
Total Net Assets			100.00



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)			
Relatively High (Class III)	A-III		

^{*}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

For scheme performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Data is as of September 30, 2026 unless otherwise specified. Face Value per Unit: Rs. 10 unless otherwise specified

ITI Dynamic Term Fund

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

September 2026

PORTFOLIO

CATEGORY OF SCHEME DYNAMIC TERM 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 14-Jul-21
(Date of Allotment):
Benchmark: CRISIL Dynamic Bond A-III Index
Minimum Application Amount: ₹ 5,000/- and in multiples of Rs 1/- thereafter
Load Structure: Entry Load: Nil
Exit Load: Nil

Total Expense Ratio (TER):[^]

[^]For detailed TER please refer link: <https://www.itiamc.com/statutory-disclosure?type=Total%20Expense%20Ratio>
Including Additional Expenses and Goods and Service Tax on Management Fees and Statutory levies

FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25) Total experience: 25 years

PORTFOLIO DETAILS

AUM (in ₹ Cr) 24.19
AAUM (in ₹ Cr) 24.83

QUANTITATIVE DATA

Average Maturity 1.70 Years
Macaulay Duration 1.30 Years
Modified Duration 1.26 Years
Yield To Maturity (Regular & Direct) Plans 5.39%

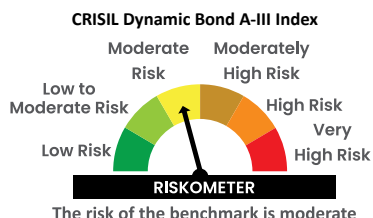
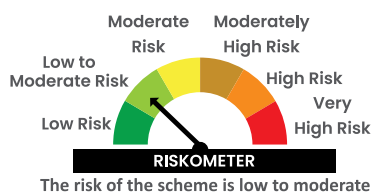
NAV as on September 30, 2026

	Regular Plan (in ₹)	Direct Plan (in ₹)
Growth	12.6985	13.4121
Half Yearly IDCW	12.7034	11.1491
Monthly IDCW	9.9026	10.0417
Annual IDCW	12.6996	13.4114
Quarterly IDCW	12.7021	13.4404

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

- 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.

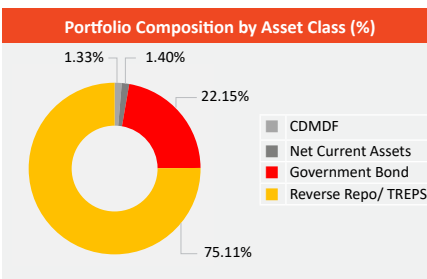
[^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



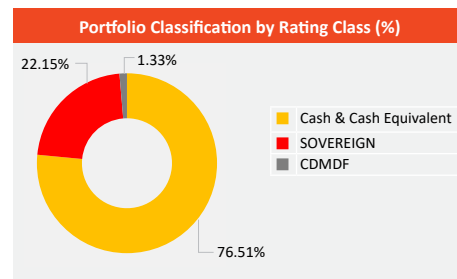
Name of the Instrument	Rating	Market Value (Rs. Lakhs)	% to NAV
Debt Instrument			
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund Class A2		32.29	1.33
Government Bond			
6.94% GOI (MD 11/05/2036)	SOVEREIGN	295.08	12.20
6.53% GOI (MD 07/09/2031)	SOVEREIGN	240.77	9.95
Reverse Repo/TREPS			
Clearing Corporation of India Ltd	NA	1817.00	75.11
Net Current Assets	NA	33.88	1.40
Total Net Assets			100.00

Record Date	Plan(s) Option(s)	Individuals/ HUF (IDCW) (Rs per unit)	Others (IDCW) (Rs per unit)	Cum-IDCW NAV (Rs per unit)
29/06/2026	Regular Plan - Monthly IDCW Option	0.0501	0.0501	10.1119
29/06/2026	Direct Plan - Monthly IDCW Option	0.0583	0.0583	10.2443
28/07/2026	Regular Plan - Monthly IDCW Option	0.0434	0.0434	10.0556
28/07/2026	Direct Plan - Monthly IDCW Option	0.0512	0.0512	10.1873
27/08/2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	9.9923
27/08/2026	Direct Plan - Monthly IDCW Option	0.0000	0.0000	10.1238
28/09/2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	9.8973
28/09/2026	Direct Plan - Monthly IDCW Option	0.0000	0.0000	10.0358

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>



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)			
Relatively High (Class III)	A-III		

For scheme performance refer page 29-35 | Please Refer Page No. 36 For IDCW History
Data is as of September 30, 2026 unless otherwise specified.

ITI Multi Cap Fund

Funds Managed by the Fund Manager: Mr Dhimant Shah

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	12.11%	0.40%	-7.09%	11,211	10,040	9,291
Last 3 Years	14.52%	10.95%	6.05%	15,031	13,664	11,931
Last 5 Years	11.67%	10.98%	6.37%	17,373	16,837	13,621
Since Inception	13.61%	16.06%	11.39%	25,647	30,038	22,174
Direct - Growth						
Last 1 Year	13.80%	0.40%	-7.09%	11,380	10,040	9,291
Last 3 Years	16.37%	10.95%	6.05%	15,771	13,664	11,931
Last 5 Years	13.68%	10.98%	6.37%	18,992	16,837	13,621
Since Inception	15.78%	16.06%	11.39%	29,503	30,038	22,174
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. Alok Ranjan (Managing since 08-May-2026) Inception date of the scheme (15-May-19). Face Value per unit: Rs. 10. ITI Multi Cap Fund NAV as on September 30, 2026: Rs. 25.6470 (Regular Growth Option), Rs. 29.5033 (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	20.41%	7.23%	-7.09%	12,041	10,723	9,291
Last 3 Years	21.74%	13.96%	6.05%	18,064	14,812	11,931
Last 5 Years	16.35%	14.50%	6.37%	21,332	19,685	13,621
Since Inception	20.03%	21.59%	11.30%	33,495	36,494	20,324
Direct - Growth						
Last 1 Year	22.17%	7.23%	-7.09%	12,217	10,723	9,291
Last 3 Years	23.65%	13.96%	6.05%	18,928	14,812	11,931
Last 5 Years	18.37%	14.50%	6.37%	23,249	19,685	13,621
Since Inception	22.26%	21.59%	11.30%	37,837	36,494	20,324
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 Small Cap 250 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 08-August-2022) and Mr. Alok Ranjan (Managing since 08-May-2026) Inception date of the scheme (Since 17-Feb-20). Face Value per unit: Rs. 10. ITI Small Cap Fund NAV as on September 30, 2026: Rs. 33.4947 (Regular Growth Option), Rs. 37.8367 (Direct Growth Option)						

ITI FlexiCap Fund

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	11.35%	-2.03%	-7.09%	11,135	9,797	9,291
Last 3 Years	16.04%	9.50%	6.05%	15,639	13,135	11,931
Since Inception	20.22%	12.35%	7.88%	19,472	15,240	13,161
Direct - Growth						
Last 1 Year	13.02%	-2.03%	-7.09%	11,302	9,797	9,291
Last 3 Years	17.95%	9.50%	6.05%	16,423	13,135	11,931
Since Inception	22.26%	12.35%	7.88%	20,700	15,240	13,161
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. Dhimant Shah (Managing since 17-Feb-2023) and Mr. Nilay Dalal (Managing since 08-May-2026) Inception date of the scheme (17-Feb-23). Face Value per unit: Rs. 10. ITI Flexi Cap Fund NAV as on September 30, 2026: Rs. 19.4715 (Regular Growth Option), Rs. 20.6996 (Direct Growth Option)						

ITI Focused Fund (formerly known as 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	5.03%	-2.03%	-7.09%	10,503	9,797	9,291
Last 3 Years	14.50%	9.50%	6.05%	15,024	13,135	11,931
Since Inception	14.93%	11.06%	7.12%	15,794	14,116	12,534
Direct - Growth						
Last 1 Year	6.91%	-2.03%	-7.09%	10,691	9,797	9,291
Last 3 Years	16.60%	9.50%	6.05%	15,867	13,135	11,931
Since Inception	17.05%	11.06%	7.12%	16,774	14,116	12,534
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. Dhimant Shah (Managing since 19-June-2023) and Mr. Alok Ranjan (Managing since 08-May-2026) Inception date of the scheme is (19-June-23). Face Value per unit: Rs. 10. ITI Focused Fund NAV as on September 30, 2026: Rs. 15.7942 (Regular Growth Option), Rs. 16.7738 (Direct Growth Option)						

ITI Value Fund

Funds Managed by the Fund Manager: Mr Nilay Dalal

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (₹)	Value of Investment of 10,000 Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	0.49%	-2.03%	-7.09%	10,049	9,797	9,291
Last 3 Years	9.56%	9.50%	6.05%	13,159	13,135	11,931
Last 5 Years	9.19%	9.04%	6.37%	15,525	15,418	13,621
Since Inception	9.69%	10.76%	8.26%	16,326	17,185	15,231
Direct - Growth						
Last 1 Year	2.26%	-2.03%	-7.09%	10,226	9,797	9,291
Last 3 Years	11.57%	9.50%	6.05%	13,895	13,135	11,931
Last 5 Years	11.33%	9.04%	6.37%	17,109	15,418	13,621
Since Inception	11.87%	10.76%	8.26%	18,116	17,185	15,231
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 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Nilay Dalal (Managing since 08-May-2026) 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, 2026: Rs. 16.3257 (Regular Growth Option), Rs. 18.1160 (Direct Growth Option)						

ITI Banking and Financial Services Fund

Funds Managed by the Fund Manager: Mr Nilay Dalal

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	2.39%	-4.42%	-7.09%	10,239	9,558	9,291
Last 3 Years	8.36%	8.58%	6.05%	12,730	12,807	11,931
Since Inception	8.98%	8.29%	7.49%	15,137	14,678	14,164
Direct - Growth						
Last 1 Year	4.27%	-4.42%	-7.09%	10,427	9,558	9,291
Last 3 Years	10.38%	8.58%	6.05%	13,457	12,807	11,931
Since Inception	11.14%	8.29%	7.49%	16,638	14,678	14,164
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 Financial Services TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Nilay Dalal (Managing since 05-May-23) and Mr. Animesh Singh (Managing since 08-May-26) 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, 2026: Rs. 15.1369 (Regular Growth Option), Rs. 16.6378 (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	-1.42%	-2.65%	-7.09%	9,858	9,735	9,291
Last 3 Years	6.83%	6.04%	6.05%	12,196	11,928	11,931
Last 5 Years	5.64%	5.96%	6.37%	13,160	13,358	13,621
Since Inception	5.23%	8.99%	10.91%	14,113	17,889	20,127
Direct - Growth						
Last 1 Year	0.27%	-2.65%	-7.09%	10,027	9,735	9,291
Last 3 Years	8.69%	6.04%	6.05%	12,845	11,928	11,931
Last 5 Years	7.60%	5.96%	6.37%	14,429	13,358	13,621
Since Inception	7.28%	8.99%	10.91%	16,072	17,889	20,127
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 Hybrid Composite Debt 50:50 Index Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Nilay Dalal (Managing since 08-May-26), Mr. Laukik Bagwe (Since 01-Feb-25) and Mr. Animesh Singh (Since 08-May-26) Inception date of the scheme (31-Dec-19). Face Value per unit: Rs. 10. ITI Balanced Advantage Fund NAV as on September 30, 2026: Rs. 14.1128 (Regular Growth Option), Rs. 16.0724 (Direct Growth Option)						

ITI Pharma and Healthcare Fund

Funds Managed by the Fund Manager: Mr. Animesh Singh

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	11.85%	14.70%	-7.09%	11,185	11,470	9,291
Last 3 Years	16.73%	19.04%	6.05%	15,918	16,885	11,931
Since Inception	12.32%	14.37%	5.94%	17,663	19,299	13,264
Direct - Growth						
Last 1 Year	13.88%	14.70%	-7.09%	11,388	11,470	9,291
Last 3 Years	18.92%	19.04%	6.05%	16,833	16,885	11,931
Since Inception	14.57%	14.37%	5.94%	19,463	19,299	13,264
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 Healthcare TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Animesh Singh (Managing since 08-May-26) and Mr. Nilay Dalal (Managing since 08-May-26). Inception date of the scheme is (08-Nov-2021). Face Value per unit: Rs. 10. ITI Pharma & Healthcare Fund NAV as on September 30, 2026: Rs. 17.6626 (Regular Growth Option), Rs. 19.4628 (Direct Growth Option)						

ITI Bharat Consumption Fund

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	-0.90%	-7.49%	-7.09%	9,910	9,251	9,291
Since Inception	8.11%	4.49%	1.44%	11,319	10,723	10,230
Direct - Growth						
Last 1 Year	0.77%	-7.49%	-7.09%	10,077	9,251	9,291
Since Inception	10.01%	4.49%	1.44%	11,636	10,723	10,230
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. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty India Consumption TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Animesh Singh (Managing Since 08-May-26) and Mr. Dhimant Shah (Managing Since 06-Mar-25). Inception date of the scheme (Feb-27-2025) Face Value per unit: Rs. 10. ITI Bharat Consumption Fund NAV as on September 30, 2026: Rs. 11.3192 (Regular Growth Option), Rs. 11.6362 (Direct Growth Option)						

ITI Mid Cap Fund

Funds Managed by the Fund Manager: Mr. Alok Ranjan

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	7.88%	4.57%	-7.09%	10,788	10,457	9,291
Last 3 Years	16.52%	13.67%	6.05%	15,835	14,697	11,931
Last 5 Years	13.21%	14.75%	6.37%	18,601	19,905	13,621
Since Inception	15.43%	17.86%	9.03%	22,256	24,999	16,193
Direct - Growth						
Last 1 Year	9.59%	4.57%	-7.09%	10,959	10,457	9,291
Last 3 Years	18.51%	13.67%	6.05%	16,659	14,697	11,931
Last 5 Years	15.35%	14.75%	6.37%	20,431	19,905	13,621
Since Inception	17.67%	17.86%	9.03%	24,775	24,999	16,193
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 Midcap 150 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Alok Ranjan (Managing since 08-May-2026) 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, 2026: Rs. 22.2564 (Regular Growth Option), Rs. 24.7754 (Direct Growth Option)						

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

Funds Managed by the Fund Manager: Mr. Alok Ranjan

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	2.49%	-2.03%	-7.09%	10,249	9,797	9,291
Last 3 Years	13.94%	9.50%	6.05%	14,802	13,135	11,931
Last 5 Years	10.40%	9.04%	6.37%	16,403	15,418	13,621
Since Inception	13.80%	14.07%	11.27%	24,582	24,979	21,021
Direct - Growth						
Last 1 Year	4.31%	-2.03%	-7.09%	10,431	9,797	9,291
Last 3 Years	15.99%	9.50%	6.05%	15,619	13,135	11,931
Last 5 Years	12.48%	9.04%	6.37%	18,009	15,418	13,621
Since Inception	16.05%	14.07%	11.27%	28,169	24,979	21,021
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 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Alok Ranjan (Managing since 04-Nov-2024) and Mr. Dhimant Shah (Managing since 01-Dec-22). Inception date of the scheme (18-Oct-19). Face Value per unit: Rs. 10. ITI ELSS Tax Saver Fund NAV as on September 30, 2026: Rs. 24.5815 (Regular Growth Option), Rs. 28.1694 (Direct Growth Option)						

ITI Large & 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	3.44%	-0.37%	-7.09%	10,344	9,963	9,291
Since Inception	-1.15%	-1.20%	-3.52%	9,765	9,756	9,292
Direct - Growth						
Last 1 Year	5.14%	-0.37%	-7.09%	10,514	9,963	9,291
Since Inception	0.52%	-1.20%	-3.52%	10,106	9,756	9,292
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. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Large Midcap 250 TRI # Additional Benchmark: Nifty 50 TRI. Mr. Alok Ranjan (Managing Since 04-Nov-24) and Mr. Nilay Dalal (Managing Since 08-May-26) Inception date of the scheme (11-Sept-2024) Face Value per unit: Rs. 10. Since the scheme is in existence for more than 1 years but less than 3 years hence performance data for 3 & 5 years and more are not provided. ITI Large & Mid Cap Fund NAV as on September 30, 2026: Rs. 9.7646 (Regular Growth Option), Rs. 10.1061 (Direct Growth Option)						

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	-1.81%	-5.18%	-7.09%	9,819	9,482	9,291
Last 3 Years	7.96%	7.80%	6.05%	12,590	12,532	11,931
Last 5 Years	5.99%	7.06%	6.37%	13,379	14,068	13,621
Since Inception	9.56%	11.01%	10.32%	16,934	18,272	17,623
Direct - Growth						
Last 1 Year	-0.08%	-5.18%	-7.09%	9,992	9,482	9,291
Last 3 Years	9.96%	7.80%	6.05%	13,304	12,532	11,931
Last 5 Years	8.07%	7.06%	6.37%	14,742	14,068	13,621
Since Inception	11.76%	11.01%	10.32%	18,996	18,272	17,623
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 100 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Alok Ranjan (Managing Since 04-Nov-2024) and Mr. Nilay Dalal (Managing Since 08-May-2026). Inception date of the scheme (24-Dec-20). Face Value per unit: Rs. 10. ITI Large Cap Fund NAV as on September 30, 2026: Rs. 16.9337 (Regular Growth Option), Rs. 18.9961 (Direct Growth Option)						

ITI Arbitrage Fund

Funds Managed by the Fund Manager: Mr Vikas Nathani

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	5.71%	7.33%	4.01%	10,571	10,733	10,401
Last 3 Years	6.49%	7.42%	6.14%	12,081	12,399	11,960
Last 5 Years	5.41%	6.69%	5.66%	13,016	13,825	13,169
Since Inception	4.75%	5.74%	5.53%	13,876	14,828	14,625
Direct - Growth						
Last 1 Year	6.46%	7.33%	4.01%	10,646	10,733	10,401
Last 3 Years	7.26%	7.42%	6.14%	12,345	12,399	11,960
Last 5 Years	6.19%	6.69%	5.66%	13,505	13,825	13,169
Since Inception	5.52%	5.74%	5.53%	14,620	14,828	14,625
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 Vikas Nathani (Managing Since 01-Jan-24), Mr. Animesh Singh (Managing Since 08-May-26) and Mr. Laukik Bagwe (Since 01-Feb-25). Inception date of the scheme (09-Sep-19). Face Value per unit: Rs. 10. ITI Arbitrage Fund Fund NAV as on September 30, 2026: Rs. 13.8755 (Regular Growth Option), Rs. 14.6198 (Direct Growth Option)						

ITI Dynamic Term Fund

Funds Managed by the Fund Manager: Mr. Laukik Bagwe

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	1.80%	2.86%	1.33%	10,180	10,286	10,133
Last 3 Years	4.93%	6.22%	6.17%	11,556	11,989	11,972
Last 5 Years	4.59%	5.33%	4.88%	12,519	12,965	12,694
Since Inception	4.69%	5.52%	4.83%	12,699	13,232	12,791
Direct - Growth						
Last 1 Year	2.81%	2.86%	1.33%	10,281	10,286	10,133
Last 3 Years	6.02%	6.22%	6.17%	11,920	11,989	11,972
Last 5 Years	5.69%	5.33%	4.88%	13,192	12,965	12,694
Since Inception	5.79%	5.52%	4.83%	13,412	13,232	12,791
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. 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. Laukik Bagwe (Since 01-Feb-25). Inception date of the scheme (14-Jul-21). Face Value per unit: Rs. 10. ITI Dynamic Bond Fund NAV as on September 30, 2026: Rs. 12.6985 (Regular Growth Option), Rs. 13.4121 (Direct Growth Option)						

ITI Overnight Fund

Funds Managed by the Fund Manager: Mr. Laukik Bagwe

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 7 days	4.72%	5.09%	0.43%	10,009	10,010	10,001
Last 15 days	4.71%	5.07%	-1.73%	10,019	10,021	9,993
Last 1 Month	4.45%	4.83%	1.68%	10,037	10,040	10,014
Last 3 Months	4.63%	5.04%	3.09%	10,117	10,127	10,078
Last 6 Months	4.74%	5.12%	3.99%	10,238	10,257	10,200
Last 1 Year	4.89%	5.24%	4.01%	10,489	10,524	10,401
Last 3 Years	5.71%	6.06%	6.14%	11,813	11,931	11,958
Last 5 Years	5.42%	5.76%	5.66%	13,023	13,232	13,169
Since Inception	4.83%	5.12%	5.48%	13,867	14,139	14,480
Direct - Growth						
Last 7 days	4.80%	5.09%	0.43%	10,009	10,010	10,001
Last 15 days	4.78%	5.07%	-1.73%	10,020	10,021	9,993
Last 1 Month	4.53%	4.83%	1.68%	10,037	10,040	10,014
Last 3 Months	4.71%	5.04%	3.09%	10,119	10,127	10,078
Last 6 Months	4.82%	5.12%	3.99%	10,242	10,257	10,200
Last 1 Year	4.98%	5.24%	4.01%	10,498	10,524	10,401
Last 3 Years	5.81%	6.06%	6.14%	11,848	11,931	11,958
Last 5 Years	5.53%	5.76%	5.66%	13,088	13,232	13,169
Since Inception	4.93%	5.12%	5.48%	13,963	14,139	14,480

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: CRISIL Liquid Overnight Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Manager: Mr. Laukik Bagwe (Since 01-Feb-25). 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, 2026: Rs. 1386.7020 (Regular Growth Option), Rs. 1396.3278 (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	4.08%	4.46%	0.43%	10,008	10,009	10,001
Last 15 days	4.68%	5.26%	-1.73%	10,019	10,022	9,993
Last 1 Month	5.02%	5.84%	1.68%	10,041	10,048	10,014
Last 3 Months	5.61%	6.02%	3.09%	10,141	10,152	10,078
Last 6 Months	6.21%	6.42%	3.99%	10,311	10,322	10,200
Last 1 Year	5.99%	6.21%	4.01%	10,599	10,621	10,401
Last 3 Years	6.52%	6.76%	6.14%	12,088	12,169	11,958
Last 5 Years	5.98%	6.29%	5.66%	13,370	13,567	13,169
Since Inception	5.24%	5.71%	5.65%	14,625	15,121	15,049
Direct - Growth						
Last 7 days	4.16%	4.46%	0.43%	10,008	10,009	10,001
Last 15 days	4.76%	5.26%	-1.73%	10,020	10,022	9,993
Last 1 Month	5.09%	5.84%	1.68%	10,042	10,048	10,014
Last 3 Months	5.69%	6.02%	3.09%	10,143	10,152	10,078
Last 6 Months	6.29%	6.42%	3.99%	10,315	10,322	10,200
Last 1 Year	6.12%	6.21%	4.01%	10,612	10,621	10,401
Last 3 Years	6.67%	6.76%	6.14%	12,141	12,169	11,958
Last 5 Years	6.13%	6.29%	5.66%	13,470	13,567	13,169
Since Inception	5.38%	5.71%	5.65%	14,774	15,121	15,049

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. Laukik Bagwe (Since 01-Feb-25). 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, 2026: Rs. 1462.5424 (Regular Growth Option), Rs. 1477.3589 (Direct Growth Option)

ITI Ultra Short Term Fund

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 7 days	3.67%	3.75%	0.43%	10,007	10,007	10,001
Last 15 days	4.80%	5.05%	-1.73%	10,020	10,021	9,993
Last 1 Month	5.03%	5.98%	1.68%	10,041	10,049	10,014
Last 3 Months	5.37%	6.22%	3.09%	10,135	10,157	10,078
Last 6 Months	6.13%	6.75%	3.99%	10,307	10,339	10,200
Last 1 Year	5.66%	6.40%	4.01%	10,566	10,640	10,401
Last 3 Years	6.23%	7.08%	6.14%	11,991	12,282	11,960
Last 5 Years	5.55%	6.54%	5.66%	13,100	13,731	13,169
Since Inception	5.33%	6.34%	5.52%	13,244	13,941	13,369
Direct - Growth						
Last 7 days	4.37%	3.75%	0.43%	10,008	10,007	10,001
Last 15 days	5.50%	5.05%	-1.73%	10,023	10,021	9,993
Last 1 Month	5.74%	5.98%	1.68%	10,047	10,049	10,014
Last 3 Months	6.09%	6.22%	3.09%	10,153	10,157	10,078
Last 6 Months	6.86%	6.75%	3.99%	10,344	10,339	10,200
Last 1 Year	6.45%	6.40%	4.01%	10,645	10,640	10,401
Last 3 Years	7.06%	7.08%	6.14%	12,275	12,282	11,960
Last 5 Years	6.40%	6.54%	5.66%	13,639	13,731	13,169
Since Inception	6.19%	6.34%	5.52%	13,838	13,941	13,369

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: CRISIL Ultra Short Duration Debt A-I Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Manager: Mr. Laukik Bagwe (Since 01-Feb-25) Inception date of the scheme (05-May-2021). Face Value per unit: Rs. 1000.

ITI Ultra Short Duration Fund NAV as on September 30, 2026: Rs. 1324.4349 (Regular Growth Option), Rs. 1383.7620 (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 2026. 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.

ITI Banking & PSU Debt Fund

Funds Managed by the Fund Manager: Mr. Laukik Bagwe

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of 10,000		
				Fund (₹)	Benchmark (₹)	Additional Benchmark (₹)
Regular - Growth						
Last 1 Year	4.30%	4.81%	1.33%	10,430	10,481	10,133
Last 3 Years	6.39%	6.64%	6.17%	12,046	12,131	11,972
Last 5 Years	5.74%	5.89%	4.88%	13,218	13,318	12,694
Since Inception	5.54%	5.72%	4.57%	13,776	13,920	13,043
Direct - Growth						
Last 1 Year	4.86%	4.81%	1.33%	10,486	10,481	10,133
Last 3 Years	6.97%	6.64%	6.17%	12,246	12,131	11,972
Last 5 Years	6.32%	5.89%	4.88%	13,585	13,318	12,694
Since Inception	6.12%	5.72%	4.57%	14,232	13,920	13,043
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: CRISIL Banking and PSU Debt A-II Index Additional Benchmark: CRISIL 10 Year Gilt Index. Fund Manager: Mr. Laukik Bagwe (Since 01-Feb-25). Inception date of the scheme (22-Oct-20). Face Value per unit: Rs. 10. *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 Banking and PSU Debt Fund NAV as on September 30, 2026: Rs. 13.7758 (Regular Growth Option), Rs. 14.2315 (Direct Growth Option)						

Source - Internal data, MFI360

(SIP) Returns September 30, 2026

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

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	4.17%	-6.64%	-13.60%	122,667	115,675	111,040
Last 3 Years	360,000	5.53%	1.94%	-1.42%	391,495	370,854	352,171
Last 5 Years	600,000	11.93%	8.05%	4.60%	809,400	734,944	673,946
Since Inception	840,000	13.57%	12.09%	8.84%	1,361,668	1,291,681	1,150,414
Direct - Growth							
Last 1 Year	120,000	5.95%	-6.64%	-13.60%	123,801	115,675	111,040
Last 3 Years	360,000	7.45%	1.94%	-1.42%	402,829	370,854	352,171
Last 5 Years	600,000	14.05%	8.05%	4.60%	852,799	734,944	673,946
Since Inception	840,000	15.79%	12.09%	8.84%	1,474,201	1,291,681	1,150,414

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

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	29.59%	12.79%	-13.60%	138,306	128,088	111,040
Last 3 Years	360,000	16.24%	7.62%	-1.42%	457,573	403,870	352,171
Last 5 Years	600,000	20.94%	14.67%	4.60%	1,009,329	866,025	673,946
Since Inception	800,000	21.74%	19.82%	8.54%	1,666,495	1,562,770	1,067,768
Direct - Growth							
Last 1 Year	120,000	31.41%	12.79%	-13.60%	139,385	128,088	111,040
Last 3 Years	360,000	17.97%	7.62%	-1.42%	468,883	403,870	352,171
Last 5 Years	600,000	22.91%	14.67%	4.60%	1,058,552	866,025	673,946
Since Inception	800,000	23.88%	19.82%	8.54%	1,790,493	1,562,770	1,067,768

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

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	-2.99%	-6.41%	-13.60%	118,066	115,826	111,040
Last 3 Years	360,000	1.58%	1.42%	-1.42%	368,814	367,933	352,171
Last 5 Years	600,000	5.30%	5.06%	4.63%	685,875	681,854	674,449
Since Inception	820,000	6.45%	7.09%	8.69%	1,025,392	1,048,400	1,108,518
Direct - Growth							
Last 1 Year	120,000	-1.35%	-6.41%	-13.60%	119,127	115,826	111,040
Last 3 Years	360,000	3.37%	1.42%	-1.42%	378,959	367,933	352,171
Last 5 Years	600,000	7.24%	5.06%	4.63%	720,095	681,854	674,449
Since Inception	820,000	8.47%	7.09%	8.69%	1,100,123	1,048,400	1,108,518

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 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).

ITI Value Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	-4.74%	-6.64%	-13.60%	116,920	115,675	111,040
Last 3 Year	360,000	1.63%	1.94%	-1.42%	369,081	370,854	352,171
Last 5 Year	600,000	9.17%	8.05%	4.60%	755,711	734,944	673,946
Since Inception	640,000	9.28%	8.40%	5.07%	821,184	802,248	733,706
Direct - Growth							
Last 1 Year	120,000	-3.07%	-6.64%	-13.60%	118,009	115,675	111,040
Last 3 Year	360,000	3.50%	1.94%	-1.42%	379,706	370,854	352,171
Last 5 Year	600,000	11.31%	8.05%	4.60%	796,948	734,944	673,946
Since Inception	640,000	11.42%	8.40%	5.07%	869,432	802,248	733,706

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).

(SIP) Returns

September 2026

ITI Mid Cap Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	3.39%	-0.57%	-13.60%	122,171	119,630	111,040
Last 3 Year	360,000	7.45%	6.35%	-1.42%	402,859	396,318	352,171
Last 5 Year	600,000	14.77%	14.16%	4.60%	868,136	855,133	673,946
Since Inception	670,000	14.77%	14.90%	5.52%	1,014,116	1,017,863	782,930
Direct - Growth							
Last 1 Year	120,000	5.02%	-0.57%	-13.60%	123,213	119,630	111,040
Last 3 Year	360,000	9.27%	6.35%	-1.42%	413,774	396,318	352,171
Last 5 Year	600,000	16.87%	14.16%	4.60%	914,087	855,133	673,946
Since Inception	670,000	16.90%	14.90%	5.52%	1,075,694	1,017,863	782,930

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 Arbitrage Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	5.31%	7.04%	3.88%	123,393	124,489	122,488
Last 3 Years	360,000	6.09%	7.31%	5.34%	394,765	401,994	390,357
Last 5 Years	600,000	6.07%	7.25%	5.82%	699,429	720,426	695,011
Since Inception	850,000	5.46%	6.64%	5.61%	1,034,382	1,079,194	1,040,011
Direct - Growth							
Last 1 Year	120,000	6.05%	7.04%	3.88%	123,862	124,489	122,488
Last 3 Years	360,000	6.85%	7.31%	5.34%	399,258	401,994	390,357
Last 5 Years	600,000	6.84%	7.25%	5.82%	713,054	720,426	695,011
Since Inception	850,000	6.23%	6.64%	5.61%	1,063,418	1,079,194	1,040,011

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 Pharma and Healthcare Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	17.19%	14.46%	-13.60%	130,807	129,126	111,040
Last 3 Years	360,000	10.89%	13.32%	-1.42%	423,724	438,867	352,171
Since Inception	590,000	14.87%	17.21%	4.52%	850,269	899,572	660,154
Direct - Growth							
Last 1 Year	120,000	19.27%	14.46%	-13.60%	132,077	129,126	111,040
Last 3 Years	360,000	12.97%	13.32%	-1.42%	436,636	438,867	352,171
Since Inception	590,000	17.11%	17.21%	4.52%	897,419	899,572	660,154

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

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	12.81%	-6.64%	-13.60%	128,100	115,675	111,040
Last 3 Year	360,000	10.17%	1.94%	-1.42%	419,288	370,854	352,171
Since Inception	440,000	13.49%	5.51%	1.72%	562,543	487,190	454,304
Direct - Growth							
Last 1 Year	120,000	14.49%	-6.64%	-13.60%	129,141	115,675	111,040
Last 3 Year	360,000	11.92%	1.94%	-1.42%	430,070	370,854	352,171
Since Inception	440,000	15.38%	5.51%	1.72%	581,623	487,190	454,304

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 Large Cap Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	-3.20%	-10.96%	-13.60%	117,925	112,810	111,040
Last 3 Years	360,000	0.70%	-0.11%	-1.42%	363,871	359,374	352,171
Last 5 Years	600,000	6.10%	5.74%	4.60%	699,911	693,649	673,946
Since Inception	700,000	6.81%	6.99%	5.98%	855,774	860,176	834,994
Direct - Growth							
Last 1 Year	120,000	-1.53%	-10.96%	-13.60%	119,009	112,810	111,040
Last 3 Years	360,000	2.54%	-0.11%	-1.42%	374,267	359,374	352,171
Last 5 Years	600,000	8.17%	5.74%	4.60%	737,009	693,649	673,946
Since Inception	700,000	8.93%	6.99%	5.98%	910,585	860,176	834,994

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 Banking and Financial Services Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	-6.30%	-11.43%	-13.60%	115,897	112,496	111,040
Last 3 Year	360,000	4.85%	2.76%	-1.42%	387,536	375,490	352,171
Since Inception	580,000	8.23%	6.99%	4.48%	708,667	687,634	647,100
Direct - Growth							
Last 1 Year	120,000	-4.61%	-11.43%	-13.60%	117,005	112,496	111,040
Last 3 Year	360,000	6.84%	2.76%	-1.42%	399,175	375,490	352,171
Since Inception	580,000	10.35%	6.99%	4.48%	745,637	687,634	647,100

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 Focused Fund (formerly known as ITI Focused Equity Fund)

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	1.06%	-6.64%	-13.60%	120,683	115,675	111,040
Last 3 Year	360,000	7.34%	1.94%	-1.42%	402,196	370,854	352,171
Since Inception	400,000	8.95%	3.65%	0.12%	464,474	425,407	400,827
Direct - Growth							
Last 1 Year	120,000	2.83%	-6.64%	-13.60%	121,814	115,675	111,040
Last 3 Year	360,000	9.32%	1.94%	-1.42%	414,094	370,854	352,171
Since Inception	400,000	10.99%	3.65%	0.12%	480,115	425,407	400,827

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 Large & Mid Cap Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	6.05%	-5.86%	-13.60%	123,862	116,186	111,040
Since Inception	250,000	3.49%	-0.39%	-5.69%	259,459	248,963	234,848
Direct - Growth							
Last 1 Year	120,000	7.76%	-5.86%	-13.60%	124,944	116,186	111,040
Since Inception	250,000	5.04%	-0.39%	-5.69%	263,722	248,963	234,848

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 Large - Midcap 250 Index 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 Bharat Consumption Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	2.24%	-8.99%	-13.60%	121,437	114,125	111,040
Since Inception	190,000	-3.08%	-9.61%	0.00%	194,663	183,442	177,697
Direct - Growth							
Last 1 Year	120,000	3.92%	-8.99%	-13.60%	122,508	114,125	111,040
Since Inception	190,000	-1.48%	-9.61%	0.00%	197,434	183,442	177,697

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 India Consumption 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 Multi Cap Fund

Period	Amount Invested	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund Value (₹)	Benchmark Value (₹)	Additional Benchmark Value (₹)
Regular - Growth							
Last 1 Year	120,000	11.84%	-2.69%	-13.60%	127,497	118,260	111,040
Last 3 Years	360,000	8.99%	3.58%	-1.42%	412,058	380,176	352,171
Last 5 Years	600,000	14.03%	10.20%	4.60%	852,586	775,374	673,946
Since Inception	890,000	14.54%	14.97%	9.19%	1,543,818	1,569,162	1,259,505
Direct - Growth							
Last 1 Year	120,000	13.52%	-2.69%	-13.60%	128,543	118,260	111,040
Last 3 Years	360,000	10.68%	3.58%	-1.42%	422,437	380,176	352,171
Last 5 Years	600,000	15.99%	10.20%	4.60%	894,496	775,374	673,946
Since Inception	890,000	16.64%	14.97%	9.19%	1,671,771	1,569,162	1,259,505

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 50 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).

Source - Internal data, MF1360

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 ₹ 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.

For details of other Schemes managed by Fund Manager please refer to page no. 29 to 35.

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

September 2026

Record Date	Plan(s) Option(s)	Individuals/ HUF (IDCW) (₹ per unit)	Others (IDCW) (₹ per unit)	Cum-IDCW NAV (₹ per unit)
ITI Liquid Fund				
26-05-2026	Regular Plan - Monthly IDCW Option	0.9231	0.9231	1,001.9231
26-05-2026	Direct Plan - Monthly IDCW Option	5.1797	5.1797	1,006.1797
26-06-2026	Regular Plan - Monthly IDCW Option	0.1538	0.1538	1,001.1538
26-06-2026	Direct Plan - Monthly IDCW Option	5.3772	5.3772	1,006.3772
26-07-2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	1,000.7692
26-07-2026	Direct Plan - Monthly IDCW Option	5.1867	5.1867	1,006.1867
26-08-2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	1,000.7692
26-08-2026	Direct Plan - Monthly IDCW Option	5.0892	5.0892	1,006.0892
26-09-2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	1,000.7692
26-09-2026	Direct Plan - Monthly IDCW Option	4.4891	4.4891	1,005.4891
ITI Overnight Fund				
26-05-2026	Regular Plan - Monthly IDCW Option	0.0714	0.0714	1001.0714
26-05-2026	Direct Plan - Monthly IDCW Option	3.9602	3.9602	1004.9602
26-06-2026	Regular Plan - Monthly IDCW Option	0.0714	0.0714	1001.0714
26-06-2026	Direct Plan - Monthly IDCW Option	4.1581	4.1581	1005.1581
26-07-2026	Regular Plan - Monthly IDCW Option	0.0714	0.0714	1001.0714
26-07-2026	Direct Plan - Monthly IDCW Option	3.9658	3.9658	1004.9658
27-08-2026	Regular Plan - Monthly IDCW Option	3.1113	3.1113	1004.1113
27-08-2026	Direct Plan - Monthly IDCW Option	4.0194	4.0194	1005.0194
26-09-2026	Regular Plan - Monthly IDCW Option	3.7745	3.7745	1004.7745
26-09-2026	Direct Plan - Monthly IDCW Option	3.8391	3.8391	1004.8391
Ultra Short Term Fund				
26-05-2026	Regular Plan - Monthly IDCW Option	1.6784	1.6784	1002.6784
26-05-2026	Direct Plan - Monthly IDCW Option	2.1981	2.1981	1003.1981
29-06-2026	Regular Plan - Monthly IDCW Option	8.3064	8.3064	1009.3064
29-06-2026	Direct Plan - Monthly IDCW Option	8.9207	8.9207	1009.9207
28-07-2026	Regular Plan - Monthly IDCW Option	4.5312	4.5312	1005.5312
28-07-2026	Direct Plan - Monthly IDCW Option	5.0733	5.0733	1006.0733
27-08-2026	Regular Plan - Monthly IDCW Option	4.8180	4.8180	1005.8180
27-08-2026	Direct Plan - Monthly IDCW Option	5.4143	5.4143	1006.4143
28-09-2026	Regular Plan - Monthly IDCW Option	4.3923	4.3923	1005.3923
28-09-2026	Direct Plan - Monthly IDCW Option	5.0280	5.0280	1006.0280
Dynamic Term Fund				
29-06-2026	Regular Plan - Monthly IDCW Option	0.0501	0.0501	10.1119
29-06-2026	Direct Plan - Monthly IDCW Option	0.0583	0.0583	10.2443
28-07-2026	Regular Plan - Monthly IDCW Option	0.0434	0.0434	10.0556
28-07-2026	Direct Plan - Monthly IDCW Option	0.0512	0.0512	10.1873
27-08-2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	9.9923
27-08-2026	Direct Plan - Monthly IDCW Option	0.0000	0.0000	10.1238
28-09-2026	Regular Plan - Monthly IDCW Option	0.0000	0.0000	9.8973
28-09-2026	Direct Plan - Monthly IDCW Option	0.0000	0.0000	10.0358
ITI Balance Advantage Fund				
30-03-2026	Regular Plan - IDCW Option	0.10000	0.10000	11.5300
30-03-2026	Direct Plan - IDCW Option	0.10000	0.10000	13.2400
ITI Banking and Financial Services Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	16.3348
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	17.7500
ITI Bharat Consumption Fund				
03-02-2026	Regular Plan - IDCW Option	0.6000	0.6000	11.1072
03-02-2026	Direct Plan - IDCW Option	0.6000	0.6000	11.2981
ITI ELSS Tax Saver Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	21.6446
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	24.6524
ITI Flexi Cap Fund				
03-02-2026	Regular Plan - IDCW Option	0.6000	0.6000	18.1463
03-02-2026	Direct Plan - IDCW Option	0.6000	0.6000	19.1045
ITI Focused Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	15.7638
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	16.5570
ITI Large Cap Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	17.7000
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	19.6353
ITI Mid Cap Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	20.9385
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	23.1395
ITI Multicap Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	21.8378
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	25.0079
ITI Small Cap Fund				
03-02-2026	Regular Plan - IDCW Option	0.6000	0.6000	26.4303
03-02-2026	Direct Plan - IDCW Option	0.6000	0.6000	29.6744
ITI Value Fund				
03-02-2026	Regular Plan - IDCW Option	1.0000	1.0000	17.0972
03-02-2026	Direct Plan - IDCW Option	1.0000	1.0000	18.7606

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>

Riskometer of the Scheme and the Primary Benchmark

September 2026

Scheme Name	This Product is Suitable for Investors Who Are Seeking [^]	Riskometer of the Scheme	Riskometer of the Primary Benchmark
ITI ELSS Tax Saver Fund (formerly known as <i>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.	The risk of the scheme is very high	Nifty 500 TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty 500 Multicap 50:25:25 TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty 100 TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty Midcap 150 TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty 500 TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty Smallcap 250 TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty Healthcare TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty Financial Services TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty 500 TRI The risk of the benchmark is very high
ITI Focused Fund <i>(*formerly known as ITI Focused Equity Fund)</i> (*ITI Focused Equity Fund name has been changed to ITI Focused Fund with effect from June 30, 2025.)	- 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.	The risk of the scheme is very high	Nifty 500 TRI The risk of the benchmark is very high
ITI Multi Asset Allocation Fund Riskometer of the Primary Benchmark As per AMFI, Tier I Benchmark is 50% NIFTY 500 TRI + 30% CRISIL Composite Bond Index + 10% Domestic Price of Physical Gold +10% Domestic Price of Silver	- Capital appreciation over long term - Investments across equity and equity related instruments, debt and money market instruments, units of Gold/Silver Exchange Traded Funds (ETFs) and Exchange Traded Commodity Derivatives [^] Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	The risk of the scheme is high	The risk of the benchmark is very high

Riskometer of the Scheme and the Primary Benchmark

Scheme Name	This Product is Suitable for Investors Who Are Seeking [^]	Riskometer of the Scheme	Riskometer of the Primary Benchmark
ITI Bharat Consumption Fund	- Capital appreciation over long term - Invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	The risk of the scheme is very high	Nifty India Consumption TRI The risk of the benchmark is very high
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.	The risk of the scheme is very high	Nifty 50 Hybrid Composite Debt 50:50 Index The risk of the benchmark is high
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.	The risk of the scheme is low	Nifty 50 Arbitrage Index The risk of the benchmark is low
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.	The risk of the scheme is very high	NIFTY LARGE - MIDCAP 250 Index TRI The risk of the benchmark is very high
ITI Business Cycle Fund	- Capital appreciation over long term - Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. [^]Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	The risk of the scheme is very high	NIFTY 500 TRI The risk of the benchmark is very high

Scheme Name	This Product is Suitable for Investors Who Are Seeking^	Riskometer of the Scheme	Riskometer of the Primary Benchmark	Potential Risk Class Matrix of Fixed Income fund (PRC)																								
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.	The risk of the scheme is low to moderate	CRISIL Liquid Debt A-I Index The risk of the benchmark is low to moderate	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><th>Credit risk of scheme →</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)			
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 Term 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.	The risk of the scheme is low to moderate	CRISIL Ultra Short Duration Debt A-I Index The risk of the benchmark is low to moderate	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><th>Credit risk of scheme →</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td>A-II</td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)			
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	- 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.	The risk of the scheme is low to moderate	CRISIL Banking and PSU Debt A-II Index The risk of the benchmark is low to moderate	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><th>Credit risk of scheme →</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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		
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 Dynamic Term Fund	- Regular income over short to medium 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.	The risk of the scheme is low to moderate	CRISIL Dynamic Bond A-III Index The risk of the benchmark is moderate	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><th>Credit risk of scheme →</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td>A-III</td><td></td><td></td></tr></table>	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		
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 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.	The risk of the scheme is low	CRISIL Liquid Overnight Index The risk of the benchmark is low	<table><tr><th colspan="4">Potential Risk Class</th></tr><tr><th>Credit risk of scheme →</th><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td>Interest Rate Risk ↓</td><td></td><td></td><td></td></tr><tr><td>Relatively Low (Class I)</td><td>A-I</td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	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)			
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)																												

We thank you for your trust in ITI Mutual Fund and encourage you to connect with us through our digital platforms.

You may submit your transactions or requests through any of the following modes:

AMC website: <https://www.itiamc.com>

RTA website: <https://mfs.kfintech.com/mfs/>

RTA mobile app

MFU website / MFU mobile application

Or connect with your financial advisor

For any further queries, you may reach us at our Toll-Free Number: 1800 266 9603, available Monday to Saturday, 9:00 a.m. to 6:00 p.m.

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.

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

- **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.

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.

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 be 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.

A
N
N
I
V
E
R
S
A
R
Y

7 YEARS CELEBRATION

**Another year. Another milestone. Another reason
to aim higher.**

As we step into our 7th year, we are grateful for every SIP, every investor
and every partner who chose to grow with us.

The journey continues.

Thank you to our Partners and Investors for the unwavering support and continued contributions.

Available on BSE STAR MF, NSE Invest and MFU platforms.

☎ 1800 266 9603

✉ mfassist@itiorg.com

🌐 www.itiamc.com

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.