



offered by **ITI Mutual Fund**

## Fund Factsheet November 2025

(Data as on 31 October 2025)

Introducing

# Diviniti Equity Long Short Fund

An open - ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative Instruments.

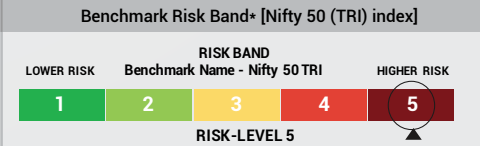
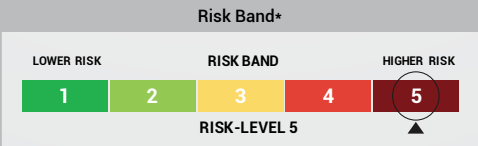


**NFO Opens** 10 Nov 2025

**NFO Closes** 24 Nov 2025

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.



\*The Risk Band shall be as specified by AMFI

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

Investments in Specialised Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk, and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

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# Market Update

October 31, 2025

## Fund Launch Update

The month of October marked a key development with the **launch of the Diviniti Equity Long Short Fund** An open-ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments.

The fund's investment aims to **seek to generate returns commensurate with the performance of the equity market**, while aiming to **manage overall risk through a diversified and research-driven approach**. The strategy follows a **disciplined framework** that seeks to participate in market opportunities while maintaining a balanced risk profile.

The launch coincides with a period of **broad-based market participation, stable liquidity conditions, and supportive domestic fundamentals**, providing a constructive environment for investors seeking diversified exposure.

*(Past performance may or may not be sustained in future. The strategy does not guarantee or indicate any returns.)*

## Equity Market Update

### Market Overview

Indian equity markets registered gains in October 2025, supported by resilient domestic demand, festive-season activity, and relatively stable global sentiment. Continued progress on GST reforms, healthy corporate earnings, and steady performance in the services sector supported investor confidence.

Globally, easing geopolitical tensions and progress in trade discussions between India and the U.S. contributed to improved foreign investor participation.

### Market Performance

- **BSE Sensex: +4.57%**
- **Nifty 50: +4.51%**
- **BSE Midcap Index: +4.74%**
- **BSE SmallCap Index: +3.22%**

The gains reflected broad-based participation and a stable domestic outlook.

### Sectoral Performance

Sectoral performance was mixed during the month:

- **Top Performing Sectors:** BSE Realty (+9.20%), BSE Teck (+6.73%), BSE Oil & Gas (+6.43%) – supported by improved earnings visibility and steady commodity prices.
- **Relatively Moderate Performers:** BSE Auto (+1.04%), BSE FMCG (+2.75%), and BSE Capital Goods (+3.10%) – reflecting rotation toward cyclical sectors.

## Global Indices Performance

| Index      | October 2025 | Change in % |       |       |       |       |       |
|------------|--------------|-------------|-------|-------|-------|-------|-------|
|            |              | 1M          | 3M    | 6M    | 1Y    | 3Y    | 5Y    |
| DJIA       | 47563        | 2.51        | 7.78  | 16.95 | 13.89 | 13.25 | 12.39 |
| S&P 500    | 6840         | 2.27        | 7.90  | 22.83 | 19.89 | 20.87 | 15.89 |
| FTSE       | 9717         | 3.92        | 6.40  | 14.39 | 19.82 | 11.05 | 11.73 |
| DAX        | 23958        | 0.32        | -0.45 | 6.50  | 25.58 | 21.79 | 15.68 |
| CAC        | 8121         | 2.85        | 4.49  | 6.94  | 10.49 | 9.02  | 12.05 |
| Nikkei     | 52411        | 16.64       | 27.62 | 45.40 | 34.11 | 23.83 | 17.91 |
| Hang Seng  | 25907        | -3.53       | 4.57  | 17.12 | 27.51 | 20.80 | 1.45  |
| KOSPI      | 4108         | 19.94       | 26.56 | 60.66 | 60.69 | 21.42 | 12.61 |
| Shanghai   | 3955         | 1.85        | 10.68 | 20.61 | 20.58 | 10.97 | 4.16  |
| MSCI EM    | 1402         | 4.12        | 12.73 | 25.94 | 25.19 | 18.21 | 4.89  |
| MSCI India | 34           | 4.39        | 2.23  | 1.31  | -0.76 | 10.65 | 13.37 |

Source: Thomson Reuters Eikon, data as on October, 2025

## Sectoral Performance

| Index                   | October 2025 | Change in % |       |       |        |       |       |
|-------------------------|--------------|-------------|-------|-------|--------|-------|-------|
|                         |              | 1M          | 3M    | 6M    | 1Y     | 3Y    | 5Y    |
| Nifty Auto              | 26810        | 1.01        | 13.33 | 20.18 | 14.01  | 26.04 | 28.11 |
| Nifty Bank              | 57776        | 5.75        | 3.24  | 4.88  | 12.24  | 11.82 | 19.28 |
| Nifty Energy            | 36276        | 3.65        | 3.30  | 5.94  | -7.70  | 10.78 | 19.33 |
| Nifty FMCG              | 56209        | 2.74        | 0.71  | -0.42 | -5.06  | 8.25  | 13.80 |
| Nifty India Consumption | 12416        | 2.92        | 5.76  | 9.71  | 8.14   | 15.93 | 19.86 |
| Nifty Infrastructure    | 9566         | 6.21        | 5.51  | 8.88  | 8.42   | 22.24 | 25.01 |
| Nifty IT                | 35712        | 6.11        | 1.16  | -0.23 | -11.62 | 7.52  | 11.28 |
| Nifty Metal             | 10612        | 5.72        | 14.29 | 23.66 | 13.78  | 21.62 | 35.22 |
| Nifty Commodities       | 9408         | 4.70        | 7.58  | 10.48 | 5.85   | 17.57 | 23.78 |
| Nifty Pharma            | 22175        | 3.36        | -2.62 | 1.85  | -2.46  | 18.82 | 14.53 |
| Nifty PSE               | 10063        | 2.67        | 3.93  | 5.27  | -1.10  | 32.97 | 34.51 |
| Nifty Realty            | 948          | 9.22        | 3.86  | 6.97  | -5.20  | 29.24 | 32.90 |

Source: NSE Data is based on PRI, data as on October, 2025

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.

# Market Update

October 31, 2025

## Key Domestic Yield Indicators

| Index        | October 2025 | Change in % |       |       |       |       |      |
|--------------|--------------|-------------|-------|-------|-------|-------|------|
|              |              | 1M          | 3M    | 6M    | 1Y    | 3Y    | 5Y   |
| 10Y GSEC CMT | 6.53         | -0.04       | 0.16  | 0.18  | -0.32 | -0.91 | 0.65 |
| 10Y AAA CMT  | 7.25         | -0.03       | 0.06  | 0.17  | -0.09 | -0.52 | 0.65 |
| 10Y SPREAD   | 0.72         | 0.01        | -0.10 | -0.01 | 0.22  | 0.39  | 0.00 |
| 1Y CD        | 7.57         | 0.00        | 0.00  | 0.00  | 0.03  | 0.19  | 3.54 |
| 3M CD        | 5.70         | 0.03        | -0.20 | -0.85 | -1.46 | -1.32 | 2.38 |
| 1Y CP        | 6.30         | 0.00        | 0.02  | -0.58 | -1.28 | -1.45 | 2.55 |
| 3M CP        | 6.30         | 0.00        | 0.02  | -0.58 | -1.28 | -1.45 | 2.55 |

Source: Bloomberg

## Inflation Indicators

| Index            | Latest Available Value | Change in % |       |      |       |       |      |
|------------------|------------------------|-------------|-------|------|-------|-------|------|
|                  |                        | 1M          | 3M    | 6M   | 1Y    | 3Y    | 5Y   |
| CPI              | 1.54                   | 2.07        | 2.10  | 3.34 | 5.49  | 7.41  | 7.27 |
| FOOD & BEVERAGES | -1.37                  | 0.05        | -0.15 | 2.88 | 8.36  | 8.41  | 9.80 |
| FUEL & LIGHT     | 1.98                   | 2.32        | 2.55  | 1.42 | -1.34 | 10.39 | 2.80 |
| HOUSING          | 3.98                   | 3.09        | 3.18  | 3.03 | 2.72  | 4.57  | 2.83 |
| CORE CPI         | 4.58                   | 4.21        | 4.53  | 4.20 | 3.55  | 6.33  | 5.35 |

Source: Bloomberg

## Key Indicators

| Index             | Month End Value | Change in % |        |       |        |        |        |
|-------------------|-----------------|-------------|--------|-------|--------|--------|--------|
|                   |                 | 1M          | 3M     | 6M    | 1Y     | 3Y     | 5Y     |
| US 10Y CMT YIELD  | 4.10            | -4.90       | -25.90 | -6.60 | -18.00 | 5.10   | 322.70 |
| US 2Y CMT YIELD   | 3.61            | 0.20        | -34.50 | -0.50 | -56.20 | -88.05 | 345.00 |
| USDINR            | 88.72           | -0.07       | 1.17   | 3.67  | 4.64   | 6.33   | 14.75  |
| Manufacturing PMI | 59.20           | 1.50        | 0.10   | 1.00  | 1.70   | 3.90   | 0.30   |
| Service PMI       | 58.80           | -2.10       | -1.70  | 0.10  | 0.30   | 3.70   | 4.70   |
| IIP*              | 4.00            | -0.10       | 2.50   | 0.10  | 0.80   | 0.70   | 3.00   |
| Brent             | 65.07           | -1.95       | -7.46  | 1.95  | -8.09  | -29.76 | 27.61  |

Source: Bloomberg

| US \$ Billion                                 | 1 Year  | Change in % |         |         |         |        |        |
|---|---------|-------------|---------|---------|---------|--------|--------|
|   |         | 2024        | 2023    | 2022    | 2021    | 2020   | 2019   |
| Trade Deficit                                 | -211.65 | -262.57     | -248.44 | -285.66 | -183.54 | -92.24 | 153.30 |
| Net Oil Imports                               | -90.78  | -119.36     | -105.08 | -133.83 | -94.74  | -16.29 | 84.64  |
| Net Non-Oil Trade Deficit                     | -120.86 | -143.21     | -143.35 | -151.83 | -88.80  | -75.95 | 68.66  |
| Net Gold Imports                              | 54.98   | -48.29      | -36.51  | -36.30  | -49.08  | -15.39 | 19.68  |
| Trade Deficit ex Oil & Gold                   | -175.85 | -94.92      | -106.84 | -115.53 | -39.72  | -60.56 | 48.98  |
| NET of Principal Commodities Electronic Goods | -34.32  | -59.75      | -59.00  | -59.29  | -52.27  | -39.32 | 44.93  |

Data as of October 2025, Source: Bloomberg (as on October 2025)

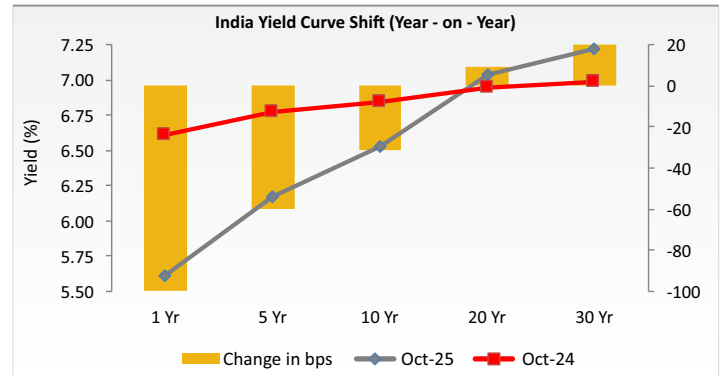
# Data as of September 2025

## Domestic Indices Performance

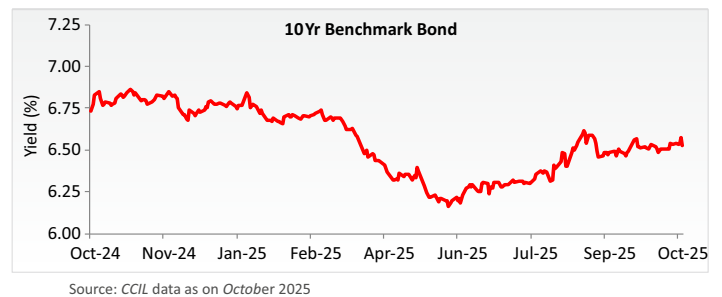
| Index              | October 2025 | Change in % |      |       |       |       |       |
|--------------------|--------------|-------------|------|-------|-------|-------|-------|
|                    |              | 1M          | 3M   | 6M    | 1Y    | 3Y    | 5Y    |
| BSE Sensex         | 83939        | 4.57        | 3.39 | 4.61  | 5.73  | 11.37 | 16.19 |
| Nifty 50           | 25722        | 4.51        | 3.85 | 5.70  | 6.27  | 12.60 | 17.16 |
| Nifty 100          | 26370        | 4.25        | 3.90 | 6.14  | 5.23  | 13.05 | 17.53 |
| Nifty 200          | 14362        | 4.53        | 3.97 | 6.88  | 5.46  | 14.58 | 18.98 |
| Nifty 500          | 23710        | 4.29        | 3.47 | 7.63  | 4.50  | 15.40 | 19.84 |
| NIFTY Midcap 150   | 22046        | 4.79        | 3.21 | 10.93 | 5.60  | 22.90 | 27.65 |
| NIFTY Smallcap 250 | 17314        | 3.72        | 0.99 | 12.72 | -2.46 | 22.68 | 28.28 |

Source: NSE & BSE. Data is based on PRI, data as on October, 2025

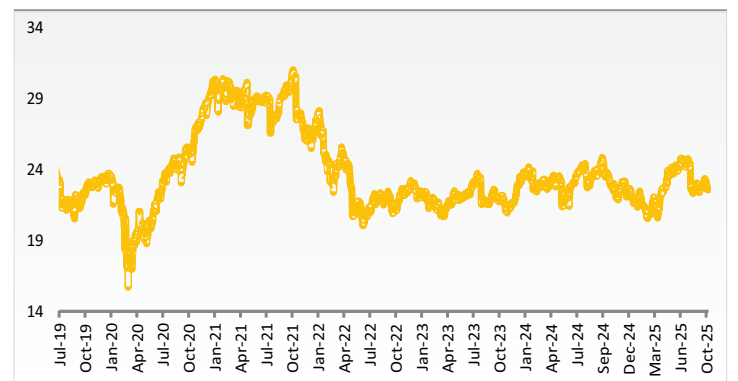
## India Yield Curve Shift (Year-on-Year)



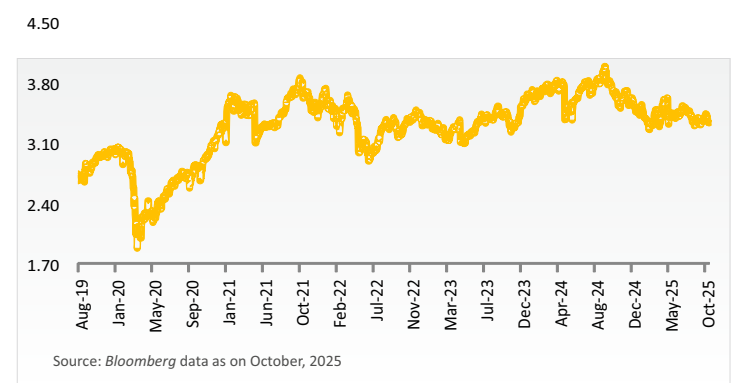
## 10-Yr Benchmark Gsec Bond



## Nifty 50 - P/E



## Nifty 50 - P/B



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## Equity Market Outlook

Indian equity markets continue to exhibit **measured optimism**, supported by sound macro fundamentals, improving credit growth, and consistent capital expenditure by the government. Financials remain an important driver, backed by healthy balance sheets and asset quality. Consumption indicators are strengthening with festive momentum and tax reforms, while infrastructure investments remain a key contributor to growth.

Globally, **moderating geopolitical risks** and **steady trade engagement** have supported sentiment. Domestically, policy continuity, fiscal prudence, and infrastructure spending continue to strengthen medium-term fundamentals.

While the **Information Technology sector** faces near-term headwinds due to global demand moderation, stable inflation and supportive liquidity conditions are maintaining macroeconomic stability. With GDP growth projected to remain above **6.5% in the medium term** (as per government and institutional estimates), earnings visibility appears steady.

*(The outlook is based on current market conditions and may change depending on economic and other developments.)*

## Debt Market Outlook

### **Inflation and Monetary Policy**

Inflation trends turned favourable in September 2025, with headline **CPI easing to 1.54%**, the lowest in over eight years. The decline was primarily driven by lower food inflation, particularly in vegetables and pulses. The **RBI's full-year inflation projection** stands at **2.6%**, and markets are watching closely for potential monetary policy adjustments in the coming review.

**WPI inflation** moderated to **0.13%**, supported by stable input costs and a benign manufacturing price environment.

### **Industrial Activity and Infrastructure**

The **Index of Industrial Production (IIP)** registered **4% growth**, the lowest in three months, due to weather-related disruptions and transitional GST adjustments. Manufacturing expanded **4.8%** on festive demand, while mining and electricity output moderated. Infrastructure sectors such as steel and cement remained strong, though non-durable goods showed softer trends.

**GST collections** stood at ₹ **1.96 lakh crore**, a five-month high, supported by better compliance and festive consumption.

### **External Sector**

The **merchandise trade deficit** widened to **USD 32.2 billion**, as imports grew **16.7%** and exports rose **6.75%**. Services exports contracted **5.5%**, partially offset by lower imports of services. Core infrastructure growth moderated to **3%** in September, compared with **6.5%** in August, indicating uneven performance across key sectors.

Overall, the macroeconomic backdrop reflects **softening inflation, moderate industrial momentum, and a widening external gap**, suggesting a **cautiously balanced outlook for fixed income markets**.

*(Past trends are not necessarily indicative of future performance. Investors should consult their financial advisors before making investment decisions.)*

# Equity Funds Ready Reckoner October 2025



| 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                                     |        |
|------------------------------|---|--|---|---|---|--|--------|
| <b>Category</b>              | Multi Cap Fund                                    | ELSS Fund  | Large Cap Fund                                    | Mid Cap Fund                                      | Small Cap Fund                                    | Value Fund   |        |
| <b>Inception Date</b>        | 15-May-19   | 18-Oct-19  | 24-Dec-20   | 05-Mar-21   | 17-Feb-20   | 14-Jun-2021  |        |
| <b>Fund Manager</b>          | Mr. Dhimant Shah and Mr. Rohan Korde              | Mr. Alok Ranjan and Mr. Dhimant Shah               | Mr. Alok Ranjan and Mr. Rohan Korde               | Mr. Rohan Korde and Mr. Dhimant Shah              | Mr. Dhimant Shah and Mr. Rohan Korde              | Mr. Rohan Korde and Mr. Dhimant Shah               |        |
| <b>Benchmark</b>             | Nifty 500 Multicap 50:25:25 TRI                   | Nifty 500 TRI                                      | Nifty 100 TRI                                     | Nifty Midcap 150 TRI                              | Nifty Smallcap 250 TRI                            | Nifty 500 TRI                                      |        |
| <b>Min. Appl/ Amt</b>        | 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 |        |
| <b>Portfolio details</b>     | <b>Month End AUM (Rs in Crs)</b>                  | 1,325.85   | 445.70  | 535.61  | 1,290.01  | 2,835.18   | 346.16 |
|                              | <b>Portfolio Beta</b>                             | 1.03   | 1.09  | 1.02  | 1.00  | 0.80   | 1.06   |
|                              | <b>No. of scrips</b>                              | 76   | 72  | 65  | 81  | 82   | 71     |
| <b>Market Capitalisation</b> | <b>Large Cap %</b>                                | 46.70  | 39.67   | 83.37   | 10.59   | 8.73   | 48.38  |
|                              | <b>Mid Cap %</b>                                  | 24.92  | 7.74  | 5.48  | 69.06   | 24.25  | 16.13  |
|                              | <b>Small Cap %</b>                                | 25.50  | 50.24   | 9.35  | 17.38   | 64.55  | 33.27  |
|                              | <b>Top 5 Sectors %</b>                            | 62.11  | 68.81   | 62.03   | 67.27   | 65.76  | 62.21  |
|                              | <b>Top 10 Holdings %</b>                          | 26.55  | 32.29   | 41.12   | 20.02   | 19.68  | 29.63  |

(\*formerly known as ITI Long Term Equity 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. Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
5. The TER for the above funds is in the range of 1.85% to 2.37% in the case of regular plans and in the range of 0.22% to 0.66% in the case of direct plans.

# Equity Funds Ready Reckoner October 2025



| 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                        |        |
|------------------------------|---|--|--|--|--|--|--------|
| <b>Category</b>              | Sectoral/ Thematic Fund                           | Sectoral/ Thematic Fund                            | Flexi cap Fund                                     | Focused Fund                                       | Large & Mid Cap Fund                               | Sectoral/ Thematic Fund                            |        |
| <b>Inception Date</b>        | 08-Nov-2021                                       | 06-Dec-2021  | 17-Feb-2023  | 19-June-2023                                       | 11-Sept-2024                                       | 27-Feb-2025  |        |
| <b>Fund Manager</b>          | Mr. Rohan Korde and Mr. Dhimant Shah              | Mr. Nilay Dalal and Mr. Rohan Korde                | Mr. Dhimant Shah and Mr. Rohan Korde               | Mr. Dhimant Shah and Mr. Rohan Korde               | Mr. Alok Ranjan and Mr. Rohan Korde                | Mr. Rohan Korde and Mr. Dhimant Shah               |        |
| <b>Benchmark</b>             | Nifty Healthcare TRI                              | Nifty Financial Services TRI                       | Nifty 500 TRI                                      | Nifty 500 TRI                                      | Nifty Large Midcap 250 TRI                         | Nifty India Consumption TRI                        |        |
| <b>Min. Appl/ Amt</b>        | 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 |        |
| <b>Portfolio details</b>     | <b>Month End AUM (Rs in Crs)</b>                  | 232.83   | 333.18   | 1,283.42   | 560.18   | 901.34   | 339.70 |
|                              | <b>Portfolio Beta</b>                             | 0.90   | 0.94   | -  | -  | -  | -      |
|                              | <b>No. of scrips</b>                              | 40   | 34   | 76   | 30   | 92   | 60     |
| <b>Market Capitalisation</b> | <b>Large Cap %</b>                                | 48.36  | 67.72  | 55.64  | 54.33  | 37.52  | 69.79  |
|                              | <b>Mid Cap %</b>                                  | 21.20  | 18.13  | 15.91  | 23.46  | 35.80  | 15.28  |
|                              | <b>Small Cap %</b>                                | 28.74  | 11.55  | 27.46  | 20.56  | 26.07  | 11.03  |
|                              | <b>Top 5 Sectors %</b>                            | 98.31  | 97.39  | 58.44  | 61.74  | 70.82  | 75.86  |
|                              | <b>Top 10 Holdings %</b>                          | 55.31  | 68.49  | 28.34  | 45.62  | 23.56  | 39.30  |

#### 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. Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
5. The TER for the above funds is in the range of 1.85% to 2.37% in the case of regular plans and in the range of 0.22% to 0.66% in the case of direct plans.

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

# Hybrid Funds Ready Reckoner October 2025



| Scheme Name                                    | ITI Balanced Advantage Fund  | ITI Arbitrage Fund  |       |
|--|--|---|-------|
| Category                                       | Balanced Advantage Fund  | Arbitrage Fund  |       |
| Inception Date                                 | 31-Dec-19  | 09-Sep-19   |       |
| Fund Manager                                   | Mr. Rajesh Bhatia,<br>Mr. Rohan Korde,<br>Mr. Laukik Bagwe and<br>Mr. Vasav Sahgal | Mr. Vikas Nathani,<br>Mr. Rohan Korde and<br>Mr. Laukik Bagwe |       |
| Benchmark                                      | Nifty 50 Hybrid Composite Debt<br>50:50 Index                                      | Nifty 50 Arbitrage  |       |
| Min. Appl/ Amt                                 | Rs. 5,000/- and in multiples of Rs.<br>1/- thereafter                              | Rs. 5,000/- and in multiples<br>of Rs. 1/- thereafter         |       |
| Portfolio details                              | Month End AUM (Rs in Crs)  | 400.05  | 47.01 |
|  | Average Maturity   | 0.43 Years  | -     |
|  | Macaulay Duration  | 0.40 Years  | -     |
|  | Modified Duration  | 0.38 Years  | -     |
|  | Yield To Maturity (Regular & Direct) Plans   | 5.07%   | -     |
|  | Net Equity Allocation %  | 68.60   | 69.23 |
|  | Debt & Others Allocation %   | 22.90   | 19.33 |
|  | Arbitrage %  | 2.73  | 69.50 |
|  | No. of scrips  | 40  | 25    |
| Rating Allocation                              | Cash & Cash Equivalent   | 8.49  | 9.92  |
|  | Sovereign  | 3.86  | -     |
|  | AAA  | 19.05   | -     |
|  | Equity & Equity Futures  | -   | -     |
|  | A1+  | -   | -     |
|  | Mutual Fund Units  | -   | 18.76 |
| CDMDF  | -  | -   |       |
| CDMDF : Corporate Debt Market Development Fund |  |   |       |
| Market Capitalisation                          | Large Cap %  | 44.71   | -     |
|  | Mid Cap %  | 17.23   | -     |
|  | Small Cap %  | 6.66  | -     |
|  | Top 5 Sectors %  | 46.04   | 60.01 |
|  | Top 10 Holdings %  | 37.94   | 64.34 |

#### 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.
- Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
- The TER for the above funds is in the range of 0.93% to 2.37% in the case of regular plans and in the range of 0.21% to 0.63% in the case of direct plans.

# Debt Funds Ready Reckoner October 2025



| Scheme Name               | ITI Overnight Fund                                    | ITI Liquid Fund                         | ITI Ultra Short Duration Fund              | ITI Banking & PSU Debt Fund             | ITI Dynamic Bond Fund                   |             |
|---------------------------|---|---|--|---|---|-------------|
| <b>Category</b>           | Overnight Fund  | Liquid Fund                             | Ultra Short Duration Fund                  | Banking and PSU Fund                    | Dynamic Bond Fund                       |             |
| <b>Inception Date</b>     | 25-Oct-19   | 24-Apr-19                               | 05-May-21                                  | 22-Oct-20                               | 14-Jul-21                               |             |
| <b>Fund Manager</b>       | Mr. Laukik Bagwe                                      | Mr. Laukik Bagwe                        | Mr. Laukik Bagwe                           | Mr. Laukik Bagwe                        | Mr. Laukik Bagwe                        |             |
| <b>Benchmark</b>          | 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         |             |
| <b>Min. Appl/ Amt</b>     | 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/- |             |
| <b>Quantitative Data</b>  | <b>Month End AUM (Rs in Crs)</b>                      | 11.49                                   | 66.35                                      | 183.58                                  | 36.44                                   | 116.95      |
|                           | <b>Avg Maturity</b>                                   | 3.00 Day                                | 36 Days                                    | 191 Days                                | 2.84 Years                              | 11.50 Years |
|                           | <b>Macaulay Duration</b>                              | 0.00 Day                                | 35 Days                                    | 174 Days                                | 2.33 Years                              | 6.45 Years  |
|                           | <b>Modified Duration</b>                              | 3.00 Day                                | 35 Days                                    | 166 Days                                | 2.23 Years                              | 6.24 Years  |
|                           | <b>Yield To Maturity (Regular &amp; Direct) Plans</b> | 0.26%                                   | 5.53%                                      | 5.35%                                   | 6.38%                                   | 4.90%       |
| <b>Rating Class (%)</b>   | <b>Sovereign</b>                                      | -                                       | 20.26                                      | 10.56                                   | 17.59                                   | 75.77       |
|                           | <b>A1+</b>  | -                                       | 47.91                                      | 20.12                                   | 12.23                                   | 0.85        |
|                           | <b>AAA</b>  | -                                       | 22.64                                      | 53.17                                   | 63.48                                   | -           |
|                           | <b>AA+ and Others</b>                                 | -                                       | -  | -                                       | -                                       | -           |
|                           | <b>Cash &amp; Cash Equivalent</b>                     | 100.00                                  | 8.92                                       | 15.80                                   | 6.43                                    | 23.23       |
|                           | <b>CDMDF</b>  | -                                       | 0.27                                       | 0.35                                    | 0.28                                    | 0.15        |
| <b>Asset Class (%)</b>    | <b>Net Current Assets</b>                             | 4.49                                    | 1.87                                       | 0.32                                    | 5.49                                    | -4.34       |
|                           | <b>Certificate of Deposits</b>                        | -                                       | 37.43                                      | 16.32                                   | 12.23                                   | -           |
|                           | <b>Corporate Bond</b>                                 | -                                       | 22.64                                      | 53.17                                   | 63.48                                   | -           |
|                           | <b>Treasury Bill</b>                                  | -                                       | 20.26                                      | 8.95                                    | -                                       | -           |
|                           | <b>Government Bonds</b>                               | -                                       | -  | -                                       | 17.59                                   | 75.77       |
|                           | <b>Commercial Paper</b>                               | -                                       | 10.48                                      | 3.80                                    | -                                       | 0.85        |
|                           | <b>CBLO / TREPS</b>                                   | 95.51                                   | 7.05                                       | 15.48                                   | 0.93                                    | 27.57       |
|                           | <b>CDMDF</b>  | -                                       | 0.27                                       | 0.35                                    | 0.28                                    | 0.15        |
| <b>Floating Rate Note</b> | -   | -                                       | -  | -                                       | -                                       |             |

CDMDF : Corporate Debt Market Development Fund

**Note:-**

- The risk ratios are calculated as per the AMFI methodology prescribed for these ratios.
- The above table is a snapshot for quick understanding, it must be read with the Factsheet along with details of Riskometer for each scheme.
- Please consult your financial advisor before investing. For details, please refer to respective page of the scheme.
- Expense ratio includes GST, Base TER and additional expenses as per regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (MF) regulations for both Direct and Regular plans
- The TER for the above funds is in the range of 0.18% to 1.20% in the case of regular plans and in the range of 0.08% to 0.15% in the case of direct plans.

# ITI Multi Cap Fund

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

## CATEGORY OF SCHEME: Multicap Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

#### Inception Date

(Date of Allotment): 15-May-19

**Benchmark:** Nifty 500 Multicap 50:25:25 TRI

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

#### Load Structure:

Entry Load: Nil

Exit Load:

• 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 2.03%**    **Direct Plan: 0.59%**

### FUND MANAGER

**Mr. Dhimant Shah** (Since 08-Aug-22)

Total Experience : 26 years

**Mr. Rohan Korde** (Since 01-Dec-22)

Total Experience: 17 years

### PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 1,325.85

**AAUM (in Rs. Cr):** 1,311.29

**% of top 5 holdings:** 16.75%

**% of top 10 holdings:** 26.55%

**No. of scrips:** 76

### RATIO

**Standard Deviation<sup>^</sup>:** 14.96%

**Beta<sup>^</sup>:** 1.03

**Sharpe Ratio<sup>^</sup>\*:** 0.88

**Average P/B:** 9.08

**Average P/E:** 33.57

**Portfolio Turnover Ratio:** 1.18

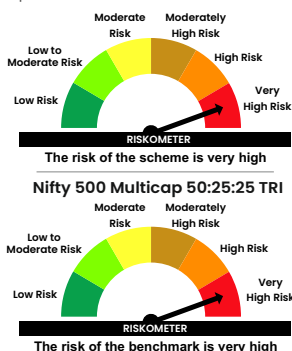
<sup>^</sup>Computed for the 3-yr period ended October 31, 2025. Based on monthly return. \*Risk free rate: 5.69 (Source: FIMMDA MIBOR)

### NAV as on October 31, 2025

|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 23.8421                  | 27.0515                 |
| IDCW:   | 21.8561                  | 24.9288                 |

**THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING<sup>^</sup>**

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

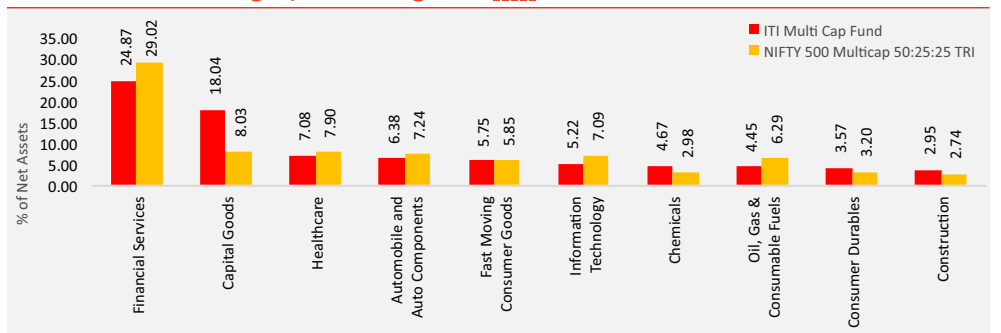


## PORTFOLIO

| Name of the Instrument                                       | % to NAV     | % to NAV Derivatives |
|--|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>                     | <b>97.12</b> | <b>2.11</b>          |
| <b>Automobile and Auto Components</b>                        | <b>6.36</b>  |                      |
| TVS Motor Company Limited                                    | 1.48         |                      |
| Maruti Suzuki India Limited                                  | 1.35         |                      |
| ZF Commercial Vehicle Control Systems India Limited          | 1.24         |                      |
| Mahindra & Mahindra Limited                                  | 1.18         |                      |
| FIEM Industries Limited                                      | 1.12         |                      |
| <b>Capital Goods</b>   | <b>16.43</b> | <b>1.59</b>          |
| • Hitachi Energy India Limited                               | 2.88         |                      |
| • TD Power Systems Limited                                   | 1.93         |                      |
| Avalon Technologies Limited                                  | 1.36         |                      |
| PTC Industries Limited                                       | 1.13         |                      |
| Shakti Pumps (India) Limited                                 | 1.11         |                      |
| Aditya Infotech Limited                                      | 1.05         |                      |
| Triveni Turbine Limited                                      | 1.03         |                      |
| Bharat Dynamics Limited                                      | 1.01         |                      |
| Paras Defence and Space Technologies Limited                 | 0.99         |                      |
| Kaynes Technology India Limited                              | 0.96         |                      |
| Quality Power Electrical Eqp Ltd                             | 0.96         |                      |
| Jyoti CNC Automation Ltd                                     | 0.94         |                      |
| Tega Industries Limited                                      | 0.62         |                      |
| Cummins India Limited  | 0.49         | 1.59                 |
| <b>Chemicals</b>   | <b>4.67</b>  |                      |
| Solar Industries India Limited                               | 1.79         |                      |
| Vishnu Chemicals Limited                                     | 1.13         |                      |
| SRF Limited  | 1.06         |                      |
| Linde India Limited  | 0.69         |                      |
| <b>Construction</b>  | <b>3.72</b>  |                      |
| Larsen & Toubro Limited                                      | 1.77         |                      |
| Techno Electric & Engineering Company Ltd                    | 1.18         |                      |
| Vikran Engineering Limited                                   | 0.77         |                      |
| <b>Construction Materials</b>                                | <b>1.98</b>  |                      |
| UltraTech Cement Limited                                     | 1.01         |                      |
| Grasim Industries Limited                                    | 0.96         |                      |
| <b>Consumer Durables</b>                                     | <b>4.26</b>  |                      |
| Dixon Technologies (India) Limited                           | 1.21         |                      |
| Titan Company Limited  | 1.19         |                      |
| Midwest Limited  | 0.69         |                      |
| LG Electronics India Ltd                                     | 0.69         |                      |
| Euro Pratik Sales Ltd.                                       | 0.49         |                      |
| <b>Consumer Services</b>                                     | <b>2.90</b>  |                      |
| The Indian Hotels Company Limited                            | 1.43         |                      |
| Eternal Limited  | 1.27         |                      |
| Jaro Institute Of Technology Management And Research Limited | 0.20         |                      |
| <b>Fast Moving Consumer Goods</b>                            | <b>5.75</b>  |                      |
| • ITC Limited  | 2.02         |                      |
| Marico Limited   | 1.21         |                      |
| Triveni Engineering & Industries Limited                     | 1.06         |                      |

| Name of the Instrument                          | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| Allied Blenders And Distillers Limited          | 0.76         |                      |
| Dodla Dairy Limited                             | 0.70         |                      |
| <b>Financial Services</b>                       | <b>24.87</b> |                      |
| • HDFC Bank Limited                             | 4.92         |                      |
| • ICICI Bank Limited                            | 3.29         |                      |
| • Multi Commodity Exchange of India Limited     | 1.93         |                      |
| • One 97 Communications Limited                 | 1.92         |                      |
| State Bank of India                             | 1.76         |                      |
| Karur Vysya Bank Limited                        | 1.40         |                      |
| Max Financial Services Limited                  | 1.34         |                      |
| Shriram Finance Limited                         | 1.34         |                      |
| Axis Bank Limited                               | 1.26         |                      |
| Canara Bank                                     | 1.13         |                      |
| Kotak Mahindra Bank Limited                     | 1.10         |                      |
| IDFC First Bank Limited                         | 1.09         |                      |
| HDFC Asset Management Company Limited           | 0.97         |                      |
| Authum Investment And Infrastructure Limited    | 0.73         |                      |
| Bajaj Finserv Limited                           | 0.69         |                      |
| <b>Healthcare</b>                               | <b>7.08</b>  |                      |
| Wockhardt Limited                               | 1.52         |                      |
| Apollo Hospitals Enterprise Limited             | 1.28         |                      |
| Lupin Limited                                   | 1.22         |                      |
| Sun Pharmaceutical Industries Limited           | 1.21         |                      |
| Sai Life Sciences Limited                       | 1.05         |                      |
| Divi's Laboratories Limited                     | 0.81         |                      |
| <b>Information Technology</b>                   | <b>5.21</b>  |                      |
| • Infosys Limited                               | 2.00         |                      |
| Tata Consultancy Services Limited               | 1.10         |                      |
| KPIT Technologies Limited                       | 1.09         |                      |
| Persistent Systems Limited                      | 1.01         |                      |
| <b>Metals &amp; Mining</b>                      | <b>2.16</b>  |                      |
| Hindalco Industries Limited                     | 1.19         |                      |
| Jindal Stainless Limited                        | 0.97         |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>           | <b>4.45</b>  |                      |
| • Reliance Industries Limited                   | 3.32         |                      |
| Hindustan Petroleum Corporation Limited         | 1.13         |                      |
| <b>Power</b>                                    | <b>1.24</b>  |                      |
| NTPC Limited                                    | 1.24         |                      |
| <b>Realty</b>                                   | <b>2.05</b>  |                      |
| Sobha Limited                                   | 1.10         |                      |
| Prestige Estates Projects Limited               | 0.95         |                      |
| <b>Services</b>                                 | <b>0.50</b>  | <b>0.51</b>          |
| InterGlobe Aviation Limited                     | 0.50         | 0.51                 |
| <b>Telecommunication</b>                        | <b>2.34</b>  |                      |
| • Bharti Airtel Limited                         | 2.34         |                      |
| <b>Textiles</b>                                 | <b>1.14</b>  |                      |
| Page Industries Limited                         | 1.14         |                      |
| <b>Preference Shares</b>                        | <b>0.02</b>  |                      |
| TVS Motor Company Limited                       | 0.02         |                      |
| <b>Short Term Debt &amp; Net Current Assets</b> | <b>0.76</b>  |                      |

### Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 97.12 |
| Equity Derivatives | 2.11  |
| Debt               | --    |

### Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | --   |
| TREPS Instruments               | --   |
| Net Current Assets              | 0.77 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 46.70 |
| Mid Cap   | 24.92 |
| Small Cap | 25.50 |

For scheme and SIP performance refer page 27-33, Please Refer Page No. 34 For IDCW History  
Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI ELSS Tax Saver Fund

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



CATEGORY OF SCHEME: **ELSS Fund**

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

**Benchmark:** Nifty 500 TRI

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

**Load Structure:**

Entry Load: Nil  
Exit Load: Nil

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

**Regular Plan: 2.28%      Direct Plan: 0.31%**

## FUND MANAGER

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

**Mr. Dhimant Shah** (Since 01-Dec-22)  
Total Experience : 26 years

## PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 445.70

**AAUM (in Rs. Cr):** 435.18

**% of top 5 holdings:** 18.84%

**% of top 10 holdings:** 32.29%

**No. of scrips:** 72

## RATIO

**Standard Deviation<sup>^</sup>:** 15.31%

**Beta<sup>^</sup>:** 1.09

**Sharpe Ratio<sup>^</sup>\*:** 0.98

**Average P/B:** 6.19

**Average P/E:** 27.03

**Portfolio Turnover Ratio:** 0.55

<sup>^</sup>Computed for the 3-yr period ended October 31, 2025. Based on monthly return. \* Risk free rate: 5.69 (Source: FIMMDA MIBOR)

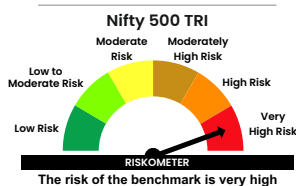
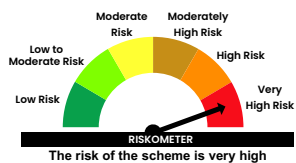
## NAV as on October 31, 2025

|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 25.1677                  | 28.3856                 |
| IDCW:   | 23.0947                  | 26.1750                 |

## THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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



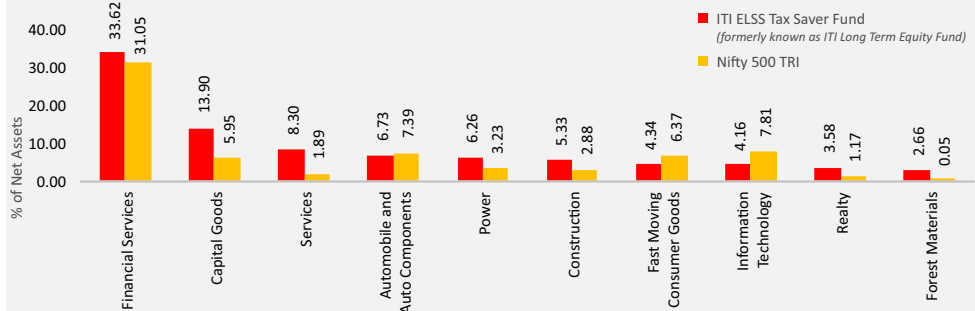
## PORTFOLIO

| Name of the Instrument                             | % to NAV     | % to NAV Derivatives |
|--|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>           | <b>97.65</b> |                      |
| <b>Automobile and Auto Components</b>              | <b>6.69</b>  |                      |
| • TVS Motor Company Limited                        | 3.41         |                      |
| Mahindra & Mahindra Limited                        | 1.83         |                      |
| Sansera Engineering Limited                        | 1.45         |                      |
| <b>Capital Goods</b>                               | <b>13.90</b> |                      |
| • Welspun Corp Limited                             | 2.65         |                      |
| KEI Industries Limited                             | 1.59         |                      |
| Tega Industries Limited                            | 1.33         |                      |
| GMM Pfaudler Limited                               | 1.26         |                      |
| Usha Martin Limited                                | 1.22         |                      |
| Standard Glass Lining Technology Ltd               | 0.93         |                      |
| Voltamp Transformers Limited                       | 0.83         |                      |
| Shakti Pumps (India) Limited                       | 0.80         |                      |
| Titagarh Rail Systems Limited                      | 0.79         |                      |
| Kaynes Technology India Limited                    | 0.68         |                      |
| Elecon Engineering Company Limited                 | 0.67         |                      |
| Cummins India Limited                              | 0.59         |                      |
| Ajax Engineering Limited                           | 0.55         |                      |
| <b>Chemicals</b>                                   | <b>1.67</b>  |                      |
| Supreme Petrochem Limited                          | 1.25         |                      |
| Jubilant Ingrevia Limited                          | 0.41         |                      |
| <b>Construction</b>                                | <b>5.33</b>  |                      |
| NBCC (India) Limited                               | 1.69         |                      |
| Engineers India Limited                            | 1.24         |                      |
| KEC International Limited                          | 1.23         |                      |
| Larsen & Toubro Limited                            | 1.17         |                      |
| <b>Consumer Durables</b>                           | <b>0.71</b>  |                      |
| PG Electroplast Limited                            | 0.71         |                      |
| <b>Consumer Services</b>                           | <b>1.01</b>  |                      |
| ITC Hotels Limited                                 | 0.56         |                      |
| Trent Limited                                      | 0.46         |                      |
| <b>Fast Moving Consumer Goods</b>                  | <b>4.34</b>  |                      |
| Bikaji Foods International Limited                 | 0.99         |                      |
| Mrs. Bectors Food Specialities Limited             | 0.89         |                      |
| Kaveri Seed Company Limited                        | 0.86         |                      |
| ITC Limited  | 0.80         |                      |
| EID Parry India Limited                            | 0.79         |                      |
| <b>Financial Services</b>                          | <b>33.62</b> |                      |
| • HDFC Bank Limited                                | 4.78         |                      |
| • Axis Bank Limited                                | 3.12         |                      |
| • Cholamandalam Investment and Finance Company Ltd | 2.93         |                      |
| • PNB Housing Finance Limited                      | 2.77         |                      |
| • Bajaj Finance Limited                            | 2.76         |                      |
| • State Bank of India                              | 2.60         |                      |
| Housing & Urban Development Corporation Limited    | 1.46         |                      |

| Name of the Instrument                          | % to NAV    | % to NAV Derivatives |
|---|-------------|----------------------|
| ICICI Bank Limited                              | 1.44        |                      |
| Manappuram Finance Limited                      | 1.15        |                      |
| IIFL Finance Limited                            | 1.13        |                      |
| Aptus Value Housing Finance India Limited       | 1.08        |                      |
| Central Depository Services (India) Limited     | 1.04        |                      |
| Jana Small Finance Bank Limited                 | 1.01        |                      |
| Karur Vysya Bank Limited                        | 0.90        |                      |
| IndusInd Bank Limited                           | 0.89        |                      |
| CSB Bank Limited                                | 0.86        |                      |
| Kotak Mahindra Bank Limited                     | 0.83        |                      |
| Anand Rathi Share & Stock Brokers Ltd           | 0.70        |                      |
| Power Finance Corporation Limited               | 0.59        |                      |
| KFin Technologies Limited                       | 0.56        |                      |
| Fusion Finance Limited                          | 0.55        |                      |
| City Union Bank Limited                         | 0.49        |                      |
| <b>Forest Materials</b>                         | <b>2.66</b> |                      |
| • Aditya Birla Real Estate Limited              | 2.66        |                      |
| <b>Healthcare</b>                               | <b>2.64</b> |                      |
| Supriya Lifescience Limited                     | 1.60        |                      |
| Divi's Laboratories Limited                     | 0.57        |                      |
| Wockhardt Limited                               | 0.47        |                      |
| <b>Information Technology</b>                   | <b>4.16</b> |                      |
| Zaggle Prepaid Ocean Services Limited           | 1.86        |                      |
| Tata Consultancy Services Limited               | 0.85        |                      |
| KPIT Technologies Limited                       | 0.79        |                      |
| GNG Electronics Ltd                             | 0.66        |                      |
| <b>Metals &amp; Mining</b>                      | <b>1.02</b> |                      |
| Vedanta Limited                                 | 1.02        |                      |
| <b>Power</b>                                    | <b>6.26</b> |                      |
| KPI Green Energy Limited                        | 2.10        |                      |
| NTPC Limited                                    | 1.52        |                      |
| Adani Energy Solutions Limited                  | 1.45        |                      |
| Tata Power Company Limited                      | 1.19        |                      |
| <b>Realty</b>                                   | <b>3.58</b> |                      |
| Sobha Limited                                   | 2.39        |                      |
| Godrej Properties Limited                       | 1.19        |                      |
| <b>Services</b>                                 | <b>8.30</b> |                      |
| • InterGlobe Aviation Limited                   | 4.61        |                      |
| Sanghvi Movers Limited                          | 1.95        |                      |
| CMS Info System Limited                         | 1.24        |                      |
| Dredging Corporation of India Limited           | 0.50        |                      |
| <b>Telecommunication</b>                        | <b>1.76</b> |                      |
| Bharti Airtel Limited                           | 1.76        |                      |
| <b>Preference Shares</b>                        | <b>0.04</b> |                      |
| TVS Motor Company Limited                       | 0.04        |                      |
| <b>Short Term Debt &amp; Net Current Assets</b> | <b>2.31</b> |                      |

• Top Ten Holdings

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 97.65 |
| Equity Derivatives | --    |
| Debt               | --    |

### Portfolio Allocation of other asset class (%)

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

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 39.67 |
| Mid Cap   | 7.74  |
| Small Cap | 50.24 |

Please Refer Page No. 34 For IDCW History

For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 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)



October 2025

## CATEGORY OF SCHEME: Large Cap Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

#### Inception Date

(Date of Allotment): 24-Dec-20

**Benchmark:** Nifty 100 TRI

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

#### Load Structure:

Entry Load: Nil

Exit Load:

- 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.34% Direct Plan: 0.52%

### FUND MANAGER

**Mr. Alok Ranjan** (Since 04-Nov-2024)

Total Experience: 25 years

**Mr Rohan Korde** (Since 29-April-2022)

Total Experience: 17 years

### PORTFOLIO DETAILS

|                       |        |
|-----------------------|--------|
| AUM (in Rs. Cr):      | 535.61 |
| AAUM (in Rs. Cr):     | 531.69 |
| % of top 5 holdings:  | 26.33% |
| % of top 10 holdings: | 41.12% |
| No. of scrips:        | 65     |

### RATIO

|                                   |        |
|-----------------------------------|--------|
| Standard Deviation <sup>^</sup> : | 13.35% |
| Beta <sup>^</sup> :               | 1.02   |
| Sharpe Ratio <sup>^</sup> *:      | 0.64   |
| Average P/B                       | 6.84   |
| Average P/E                       | 24.48  |
| Portfolio Turnover Ratio          | 0.82   |

<sup>^</sup>Computed for the 3-yr period ended October 31, 2025. Based on monthly return. \*Risk free rate: 5.69 (Source: FIMMDA MIBOR)

### NAV as on October 31, 2025

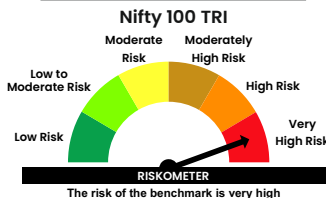
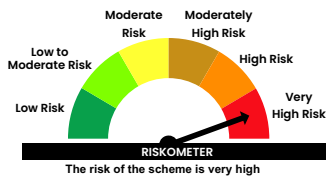
|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 17.9794                  | 19.8496                 |
| IDCW:   | 17.9794                  | 19.8496                 |

### THIS PRODUCT IS SUITABLE

FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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



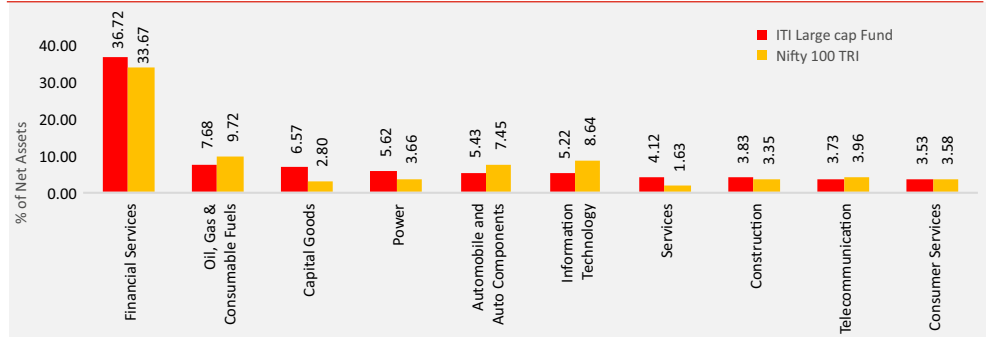
## PORTFOLIO

| Name of the Instrument                           | % to NAV     | % to NAV Derivatives |
|--|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>         | <b>96.43</b> | <b>1.77</b>          |
| <b>Automobile and Auto Components</b>            | <b>5.42</b>  |                      |
| • Mahindra & Mahindra Limited                    | 2.46         |                      |
| Maruti Suzuki India Limited                      | 1.33         |                      |
| Bajaj Auto Limited                               | 0.91         |                      |
| TVS Motor Company Limited                        | 0.72         |                      |
| <b>Capital Goods</b>                             | <b>6.57</b>  |                      |
| Shakti Pumps (India) Limited                     | 1.33         |                      |
| Bharat Electronics Limited                       | 1.27         |                      |
| Hindustan Aeronautics Limited                    | 1.23         |                      |
| Cummins India Limited                            | 0.71         |                      |
| Standard Glass Lining Technology Ltd             | 0.63         |                      |
| KSB Limited                                      | 0.48         |                      |
| Siemens Energy India Limited                     | 0.47         |                      |
| Tega Industries Limited                          | 0.46         |                      |
| <b>Construction</b>                              | <b>3.83</b>  |                      |
| • Larsen & Toubro Limited                        | 3.31         |                      |
| Engineers India Limited                          | 0.52         |                      |
| <b>Construction Materials</b>                    | <b>2.88</b>  |                      |
| UltraTech Cement Limited                         | 1.19         |                      |
| Ambuja Cements Limited                           | 0.99         |                      |
| Grasim Industries Limited                        | 0.70         |                      |
| <b>Consumer Durables</b>                         | <b>2.76</b>  |                      |
| Titan Company Limited                            | 1.23         |                      |
| P N Gadgil Jewellers Limited                     | 0.91         |                      |
| Asian Paints Limited                             | 0.63         |                      |
| <b>Consumer Services</b>                         | <b>3.53</b>  |                      |
| Swiggy Limited                                   | 1.15         |                      |
| Trent Limited                                    | 0.92         |                      |
| Eternal Limited                                  | 0.89         |                      |
| The Indian Hotels Company Limited                | 0.57         |                      |
| <b>Fast Moving Consumer Goods</b>                | <b>3.39</b>  |                      |
| Varun Beverages Limited                          | 1.45         |                      |
| ITC Limited                                      | 1.21         |                      |
| Britannia Industries Limited                     | 0.73         |                      |
| <b>Financial Services</b>                        | <b>35.72</b> | <b>1.00</b>          |
| • HDFC Bank Limited                              | 6.22         | 1.00                 |
| • ICICI Bank Limited                             | 5.57         |                      |
| • State Bank of India                            | 4.03         |                      |
| • Axis Bank Limited                              | 3.64         |                      |
| • Bajaj Finance Limited                          | 2.86         |                      |
| Kotak Mahindra Bank Limited                      | 2.25         |                      |
| Shriram Finance Limited                          | 1.60         |                      |
| Cholamandalam Investment and Finance Company Ltd | 1.52         |                      |

| Name of the Instrument                          | % to NAV    | % to NAV Derivatives |
|---|-------------|----------------------|
| KFin Technologies Limited                       | 1.28        |                      |
| PNB Housing Finance Limited                     | 1.21        |                      |
| IIFL Finance Limited                            | 1.11        |                      |
| Canara Bank                                     | 1.09        |                      |
| Bajaj Finserv Limited                           | 1.07        |                      |
| SBI Life Insurance Company Limited              | 0.62        |                      |
| CSB Bank Limited                                | 0.57        |                      |
| Bank of Baroda                                  | 0.56        |                      |
| Jio Financial Services Limited                  | 0.53        |                      |
| <b>Healthcare</b>                               | <b>2.93</b> |                      |
| Sun Pharmaceutical Industries Limited           | 1.37        |                      |
| Apollo Hospitals Enterprise Limited             | 0.95        |                      |
| Divi's Laboratories Limited                     | 0.61        |                      |
| <b>Information Technology</b>                   | <b>5.22</b> |                      |
| • Infosys Limited                               | 2.53        |                      |
| Tata Consultancy Services Limited               | 1.28        |                      |
| Hexaware Technologies Limited                   | 0.87        |                      |
| Tech Mahindra Limited                           | 0.55        |                      |
| <b>Metals &amp; Mining</b>                      | <b>2.75</b> |                      |
| Hindalco Industries Limited                     | 1.88        |                      |
| JSW Steel Limited                               | 0.87        |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>           | <b>7.68</b> |                      |
| • Reliance Industries Limited                   | 6.78        |                      |
| Coal India Limited                              | 0.90        |                      |
| <b>Power</b>                                    | <b>5.62</b> |                      |
| JSW Energy Limited                              | 1.66        |                      |
| NTPC Limited                                    | 1.54        |                      |
| Adani Power Limited                             | 1.07        |                      |
| Tata Power Company Limited                      | 0.94        |                      |
| Power Grid Corporation of India Limited         | 0.40        |                      |
| <b>Realty</b>                                   | <b>0.60</b> | <b>0.46</b>          |
| DLF Limited                                     | 0.60        | 0.46                 |
| <b>Services</b>                                 | <b>3.80</b> | <b>0.32</b>          |
| InterGlobe Aviation Limited                     | 1.95        | 0.32                 |
| Adani Ports and Special Economic Zone Limited   | 0.99        |                      |
| Sanghvi Movers Limited                          | 0.85        |                      |
| <b>Telecommunication</b>                        | <b>3.73</b> |                      |
| • Bharti Airtel Limited                         | 3.73        |                      |
| <b>Preference Shares</b>                        | <b>0.01</b> |                      |
| TVS Motor Company Limited                       | 0.01        |                      |
| <b>Short Term Debt &amp; Net Current Assets</b> | <b>1.78</b> |                      |

### • Top Ten Holdings

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 96.43 |
| Equity Derivatives | 1.77  |
| Debt               | --    |

### Portfolio Allocation of other asset class (%)

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

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 83.37 |
| Mid Cap   | 5.48  |
| Small Cap | 9.35  |

For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Mid Cap Fund

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



October 2025

## CATEGORY OF SCHEME: Mid Cap Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

#### Inception Date

(Date of Allotment): 05-Mar-2021

**Benchmark:** Nifty Midcap 150 TRI

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

#### Load Structure:

Entry Load: Nil

#### Exit Load:

• If 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.06% Direct Plan: 0.51%

### FUND MANAGER

Mr. Rohan Korde (Since 29 April 2022)

Total Experience: 17 years

Mr. Dhimant Shah (Since 01-Oct-2022)

Total Experience: 26 years

### PORTFOLIO DETAILS

|                       |          |
|-----------------------|----------|
| AUM (in Rs. Cr):      | 1,290.01 |
| AAUM (in Rs. Cr):     | 1,273.47 |
| % of top 5 holdings:  | 10.98%   |
| % of top 10 holdings: | 20.02%   |
| No. of scrips:        | 81       |

### RATIO

|                                   |        |
|-----------------------------------|--------|
| Standard Deviation <sup>^</sup> : | 16.25% |
| Beta <sup>^</sup> :               | 1.00   |
| Sharpe Ratio <sup>^*</sup> :      | 0.96   |
| Average P/B                       | 10.53  |
| Average P/E                       | 38.09  |
| Portfolio Turnover Ratio          | 1.42   |

<sup>^</sup>Computed for the 3-yr period ended ended October 31, 2025. Based on monthly return. <sup>\*</sup>Risk free rate: 5.69 (Source: FIMMDA MIBOR)

### NAV as on October 31, 2025

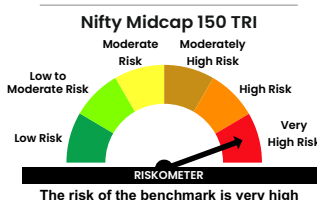
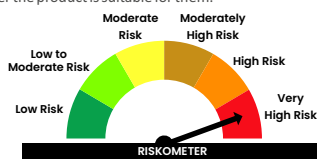
|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 21.6769                  | 23.7839                 |
| IDCW:   | 20.7124                  | 22.7916                 |

### THIS PRODUCT IS SUITABLE

#### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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

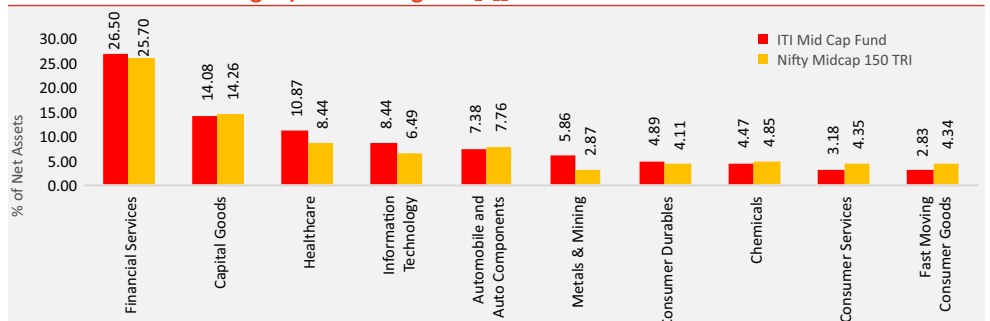


## PORTFOLIO

| Name of the Instrument                         | % to NAV     | % to NAV Derivatives | Name of the Instrument                                    | % to NAV     | % to NAV Derivatives |
|--|--------------|----------------------|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>       | <b>97.03</b> |                      | IDBI Bank Limited   | 1.50         |                      |
| <b>Automobile and Auto Components</b>          | <b>7.36</b>  |                      | Indian Bank   | 1.44         |                      |
| TVS Motor Company Limited                      | 1.73         |                      | Nippon Life India Asset Management Limited                | 1.21         |                      |
| Tube Investments of India Limited              | 1.43         |                      | Motilal Oswal Financial Services Limited                  | 1.19         |                      |
| UNO Minda Limited                              | 1.11         |                      | HDB Financial Services Limited                            | 1.16         |                      |
| ZF Commercial Vehicle Control                  |              |                      | Shriram Finance Limited                                   | 1.07         |                      |
| Systems India Limited                          | 1.07         |                      | ICICI Lombard General Insurance Company Ltd               | 1.04         |                      |
| Schaeffler India Limited                       | 1.03         |                      | Canara Bank   | 1.03         |                      |
| Hero MotoCorp Limited                          | 0.99         |                      | HDFC Asset Management Company Limited                     | 1.00         |                      |
| <b>Capital Goods</b>                           | <b>14.08</b> |                      | BSE Limited   | 0.99         |                      |
| • Escorts Kubota Limited                       | 1.90         |                      | Aditya Birla Capital Limited                              | 0.90         |                      |
| • Cummins India Limited                        | 1.84         |                      | L&T Finance Limited                                       | 0.89         |                      |
| GE Vernova T&D India Limited                   | 1.52         |                      | CSB Bank Limited  | 0.83         |                      |
| PTC Industries Limited                         | 1.41         |                      | Multi Commodity Exchange of India Limited                 | 0.77         |                      |
| Suzlon Energy Limited                          | 1.30         |                      | Aptus Value Housing Finance India Limited                 | 0.75         |                      |
| Ashok Leyland Limited                          | 1.10         |                      | <b>Healthcare</b>   | <b>10.87</b> |                      |
| Shakti Pumps (India) Limited                   | 1.09         |                      | • Fortis Healthcare Limited                               | 2.13         |                      |
| Mazagon Dock Shipbuilders Limited              | 1.02         |                      | Max Healthcare Institute Limited                          | 1.36         |                      |
| Polycab India Limited                          | 1.00         |                      | Alkem Laboratories Limited                                | 1.22         |                      |
| Supreme Industries Limited                     | 1.00         |                      | Wockhardt Limited   | 1.21         |                      |
| Jyoti CNC Automation Ltd                       | 0.91         |                      | Sai Life Sciences Limited                                 | 1.10         |                      |
| <b>Chemicals</b>                               | <b>4.47</b>  |                      | Aurobindo Pharma Limited                                  | 1.04         |                      |
| • Solar Industries India Limited               | 1.83         |                      | Biocon Limited  | 1.00         |                      |
| • SRF Limited                                  | 1.73         |                      | Abbott India Limited                                      | 0.95         |                      |
| Navin Fluorine International Limited           | 0.90         |                      | GlaxoSmithKline Pharmaceuticals Limited                   | 0.86         |                      |
| <b>Construction</b>                            | <b>2.74</b>  |                      | <b>Information Technology</b>                             | <b>8.44</b>  |                      |
| KEC International Limited                      | 1.22         |                      | • Persistent Systems Limited                              | 2.42         |                      |
| Vikran Engineering Limited                     | 1.00         |                      | • Cofoorge Limited  | 2.11         |                      |
| M&B Engineering Limited                        | 0.52         |                      | Oracle Financial Services Software Limited                | 1.11         |                      |
| <b>Construction Materials</b>                  | <b>1.29</b>  |                      | Hexaware Technologies Limited                             | 1.01         |                      |
| JK Cement Limited                              | 1.29         |                      | L&T Technology Services Limited                           | 0.95         |                      |
| <b>Consumer Durables</b>                       | <b>4.89</b>  |                      | Netweb Technologies India Limited                         | 0.84         |                      |
| Blue Star Limited                              | 1.17         |                      | <b>Metals &amp; Mining</b>                                | <b>5.86</b>  |                      |
| Midwest Limited                                | 1.07         |                      | Lloyds Metals And Energy Limited                          | 1.47         |                      |
| PG Electroplast Limited                        | 0.98         |                      | National Aluminium Company Limited                        | 1.01         |                      |
| Dixon Technologies (India) Limited             | 0.91         |                      | Hindustan Zinc Limited                                    | 1.00         |                      |
| LG Electronics India Ltd                       | 0.75         |                      | Hindustan Copper Limited                                  | 0.90         |                      |
| <b>Consumer Services</b>                       | <b>3.18</b>  |                      | Jain Resource Recycling Limited                           | 0.78         |                      |
| Vishal Mega Mart Limited                       | 1.29         |                      | Vedanta Limited   | 0.71         |                      |
| Swiggy Limited                                 | 0.99         |                      | <b>Oil Gas &amp; Consumable Fuels</b>                     | <b>0.80</b>  |                      |
| FSN E-Commerce Ventures Limited                | 0.90         |                      | Aegis Vopak Terminals Limited                             | 0.80         |                      |
| <b>Fast Moving Consumer Goods</b>              | <b>2.83</b>  |                      | <b>Power</b>  | <b>1.13</b>  |                      |
| Marico Limited                                 | 1.16         |                      | NTPC Limited  | 1.13         |                      |
| Colgate Palmolive (India) Limited              | 0.90         |                      | <b>Telecommunication</b>                                  | <b>1.62</b>  |                      |
| Radico Khaitan Limited                         | 0.77         |                      | Bharti Hexacom Limited                                    | 1.62         |                      |
| <b>Financial Services</b>                      | <b>26.50</b> |                      | <b>Textiles</b>   | <b>0.98</b>  |                      |
| • The Federal Bank Limited                     | 2.41         |                      | Page Industries Limited                                   | 0.98         |                      |
| • Housing & Urban Development Corporation Ltd  | 1.83         |                      | <b>Preference Shares</b>                                  | <b>0.02</b>  |                      |
| • PB Fintech Limited                           | 1.79         |                      | TVS Motor Company Limited                                 | 0.02         |                      |
| Sundaram Finance Limited                       | 1.65         |                      | <b>Mutual Fund Units</b>                                  | <b>0.38</b>  |                      |
| One 97 Communications Limited                  | 1.53         |                      | ITI Banking & PSU Debt Fund - Direct Plan - Growth Option | 0.38         |                      |
| Mahindra & Mahindra Financial Services Limited | 1.53         |                      | <b>Short Term Debt &amp; Net Current Assets</b>           | <b>2.57</b>  |                      |

• Top Ten Holdings

### Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 97.03 |
| Equity Derivatives | -     |
| Debt               | 0.38  |

### Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | -    |
| TREPS instruments               | -    |
| Net Current Assets              | 2.59 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 10.59 |
| Mid Cap   | 69.06 |
| Small Cap | 17.38 |

Please Refer Page No. 34 For IDCW History

For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Small Cap Fund

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



October 2025

## CATEGORY OF SCHEME: SMALL CAP FUND

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

#### Inception Date

(Date of Allotment): 17-Feb-20

**Benchmark:** Nifty Smallcap 250 TRI

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

#### Load Structure:

Entry Load: Nil

#### Exit Load:

- If 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 1.85% Direct Plan: 0.22%

### FUND MANAGER

Mr. Dhimant Shah (Since 08-Aug-2022)

Total Experience: 26 years

Mr. Rohan Korde (Since 01-Dec-2022)

Total Experience: 17 years

### PORTFOLIO DETAILS

AUM (in Rs. Cr): 2,835.18  
AAUM (in Rs. Cr): 2,760.73

% of top 5 holdings: 11.43%

% of top 10 holdings: 19.68%

No. of scrips: 81

### RATIO

Standard Deviation<sup>^</sup>: 16.50%

Beta<sup>^</sup>: 0.80

Sharpe Ratio<sup>^</sup>\*: 1.20

Average P/B: 9.00

Average P/E: 38.00

Portfolio Turnover Ratio: 0.95

<sup>^</sup>Computed for the 3-yr period ended ended October 31, 2025.

Based on monthly return. \*Risk free rate: 5.69 (Source: FIMMDA MIBOR)

### NAV as on October 31, 2025

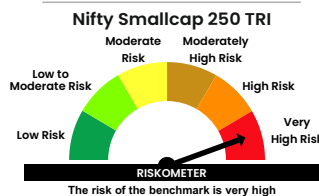
|         | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|-----------------------|----------------------|
| Growth: | 29.0029               | 32.3348              |
| IDCW:   | 27.9803               | 31.2855              |

### THIS PRODUCT IS SUITABLE

#### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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



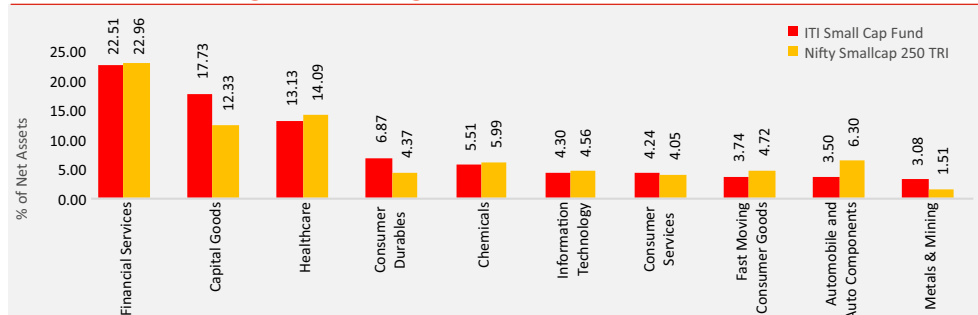
## PORTFOLIO

| Name of the Instrument                                    | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>                  | <b>96.68</b> | <b>1.66</b>          |
| <b>Automobile and Auto Components</b>                     | <b>3.50</b>  |                      |
| ZF Commercial Vehicle Control Systems India Limited       | 1.39         |                      |
| Exide Industries Limited                                  | 1.24         |                      |
| Sona BLW Precision Forgings Limited                       | 0.87         |                      |
| <b>Capital Goods</b>                                      | <b>17.73</b> |                      |
| Welspun Corp Limited                                      | 1.65         |                      |
| Quality Power Electrical Eqp Ltd                          | 1.49         |                      |
| Shakti Pumps (India) Limited                              | 1.35         |                      |
| Kirloskar Oil Engines Limited                             | 1.29         |                      |
| Kirloskar Pneumatic Company Limited                       | 1.24         |                      |
| Mazagon Dock Shipbuilders Limited                         | 1.24         |                      |
| PTC Industries Limited                                    | 1.23         |                      |
| Apar Industries Limited                                   | 1.23         |                      |
| KSB Limited   | 1.13         |                      |
| Titagarh Rail Systems Limited                             | 1.07         |                      |
| Transrail Lighting Limited                                | 1.04         |                      |
| Inox Wind Limited   | 1.00         |                      |
| Jyoti CNC Automation Ltd                                  | 0.99         |                      |
| Bharat Dynamics Limited                                   | 0.89         |                      |
| Ingersoll Rand (India) Limited                            | 0.88         |                      |
| <b>Chemicals</b>  | <b>5.51</b>  |                      |
| Solar Industries India Limited                            | 1.33         |                      |
| Deepak Fertilizers and Petrochemicals Corporation Limited | 1.30         |                      |
| Sumitomo Chemical India Limited                           | 1.27         |                      |
| Paradeep Phosphates Limited                               | 0.93         |                      |
| Neogen Chemicals Limited                                  | 0.69         |                      |
| <b>Construction</b>                                       | <b>2.64</b>  |                      |
| Techno Electric & Engineering Company Ltd                 | 1.63         |                      |
| NCC Limited   | 1.01         |                      |
| <b>Construction Materials</b>                             | <b>2.14</b>  |                      |
| JK Cement Limited   | 1.14         |                      |
| Birla Corporation Limited                                 | 1.00         |                      |
| <b>Consumer Durables</b>                                  | <b>6.87</b>  |                      |
| Blue Star Limited   | 1.29         |                      |
| Dixon Technologies (India) Limited                        | 1.26         |                      |
| Kajaria Ceramics Limited                                  | 0.99         |                      |
| PG Electroplast Limited                                   | 0.99         |                      |
| Safari Industries (India) Limited                         | 0.93         |                      |
| Greenply Industries Limited                               | 0.74         |                      |
| LG Electronics India Ltd                                  | 0.68         |                      |
| <b>Consumer Services</b>                                  | <b>4.24</b>  |                      |
| Cartrade Tech Limited                                     | 2.18         |                      |
| Eternal Limited   | 1.25         |                      |
| Urban Company Ltd.  | 0.82         |                      |
| <b>Fast Moving Consumer Goods</b>                         | <b>3.74</b>  |                      |
| Radico Khaitan Limited                                    | 2.02         |                      |
| ITC Limited   | 1.07         |                      |
| Godfrey Phillips India Limited                            | 0.65         |                      |
| <b>Financial Services</b>                                 | <b>21.84</b> | <b>0.67</b>          |
| Multi Commodity Exchange of India Limited                 | 2.56         |                      |
| Karur Vysya Bank Limited                                  | 1.91         |                      |
| BSE Limited   | 1.59         |                      |
| City Union Bank Limited                                   | 1.50         |                      |

| Name of the Instrument                                  | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| One 97 Communications Limited                           | 1.43         |                      |
| IIFL Finance Limited                                    | 1.42         | 0.42                 |
| KFin Technologies Limited                               | 1.39         |                      |
| PNB Housing Finance Limited                             | 1.35         |                      |
| The Federal Bank Limited                                | 1.27         |                      |
| Nippon Life India Asset Management Limited              | 1.13         |                      |
| Home First Finance Company India Limited                | 1.03         |                      |
| PB Fintech Limited                                      | 1.01         |                      |
| Aditya Birla Capital Limited                            | 0.98         |                      |
| Computer Age Management Services Limited                | 0.94         |                      |
| Cholamandalam Financial Holdings Limited                | 0.88         |                      |
| Authum Investment And Infrastructure Limited            | 0.73         |                      |
| Indian Bank   | 0.71         | 0.25                 |
| <b>Forest Materials</b>                                 | <b>0.84</b>  |                      |
| Aditya Birla Real Estate Limited                        | 0.84         |                      |
| <b>Healthcare</b>                                       | <b>13.13</b> |                      |
| Acutaa Chemicals Limited                                | 2.76         |                      |
| Aster DM Healthcare Limited                             | 1.87         |                      |
| Neuland Laboratories Limited                            | 1.50         |                      |
| Wockhardt Limited                                       | 1.45         |                      |
| Krishna Institute Of Medical Sciences Limited           | 1.39         |                      |
| Cohance Lifesciences Limited                            | 1.13         |                      |
| Sun Pharmaceutical Industries Limited                   | 1.11         |                      |
| Sai Life Sciences Limited                               | 1.04         |                      |
| JB Chemicals & Pharmaceuticals Limited                  | 0.89         |                      |
| <b>Information Technology</b>                           | <b>4.30</b>  |                      |
| KPIT Technologies Limited                               | 1.23         |                      |
| GNG Electronics Ltd                                     | 1.17         |                      |
| Affle 3i Limited  | 1.14         |                      |
| Zaggle Prepaid Ocean Services Limited                   | 0.76         |                      |
| <b>Media, Entertainment &amp; Publication</b>           | <b>1.14</b>  |                      |
| Saregama India Limited                                  | 1.14         |                      |
| <b>Metals &amp; Mining</b>                              | <b>2.09</b>  | <b>0.99</b>          |
| Hindalco Industries Limited                             | 1.07         |                      |
| Jain Resource Recycling Limited                         | 1.02         |                      |
| Vedanta Limited   |              | 0.99                 |
| <b>Oil Gas &amp; Consumable Fuels</b>                   | <b>1.11</b>  |                      |
| Hindustan Petroleum Corporation Limited                 | 1.11         |                      |
| <b>Realty</b>   | <b>2.33</b>  |                      |
| Anant Raj Limited                                       | 1.27         |                      |
| Sobha Limited   | 1.06         |                      |
| <b>Services</b>   | <b>1.20</b>  |                      |
| Firstsource Solutions Limited                           | 1.20         |                      |
| <b>Textiles</b>   | <b>1.13</b>  |                      |
| Arvind Limited  | 1.13         |                      |
| <b>Utilities</b>  | <b>1.20</b>  |                      |
| VA Tech Wabag Limited                                   | 1.20         |                      |
| <b>Mutual Fund Units</b>                                | <b>0.32</b>  |                      |
| ITI Dynamic Bond Fund -Direct Plan -Growth Option       | 0.18         |                      |
| ITI Banking & PSU Debt Fund -Direct Plan -Growth Option | 0.13         |                      |
| <b>Short Term Debt &amp; Net Current Assets</b>         | <b>1.34</b>  |                      |

### Top Ten Holdings

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 96.68 |
| Equity Derivatives | 1.66  |
| Debt               | 0.32  |

### Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | -    |
| TREPS instruments               | 0.95 |
| Net Current Assets              | 0.39 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 8.73  |
| Mid Cap   | 24.25 |
| Small Cap | 64.55 |

For scheme and SIP performance refer page 27-33 | Please Refer Page No. 34 For IDCW History  
Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Value Fund

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



October 2025

## 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** Rs. 5,000/- and in multiples

**Amount:** 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 2.37%      Direct Plan: 0.57%**

### FUND MANAGER

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

Total Experience: 17 years

**Mr. Dhimant Shah** (Since 01-Dec-2022)

Total Experience : 26 years

### PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 346.16

**AAUM (in Rs. Cr):** 340.98

**% of top 5 holdings:** 18.10%

**% of top 10 holdings:** 29.63%

**No. of scrips:** 70

### RATIO

**Standard Deviation<sup>^</sup>:** 14.73%

**Beta<sup>^</sup>:** 1.06

**Sharpe Ratio<sup>^</sup>:** 0.88

**Average P/B** 6.52

**Average P/E** 27.48

**Portfolio Turnover Ratio** 1.43

<sup>^</sup>Computed for the 3-yr period ended ended October 31, 2025. Based on monthly return. \* Risk free rate: 5.69 (Source: FIMMDA MIBOR)

### NAV as on October 31, 2025

|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 16.9572                  | 18.5191                 |
| IDCW:   | 16.9572                  | 18.5191                 |

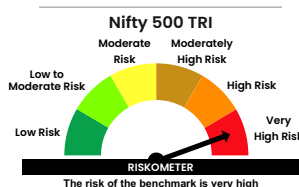
### THIS PRODUCT IS SUITABLE

#### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

• Capital appreciation over long term

• Investments in portfolio predominantly consisting of equity and equity related instruments by following a value investment strategy.

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



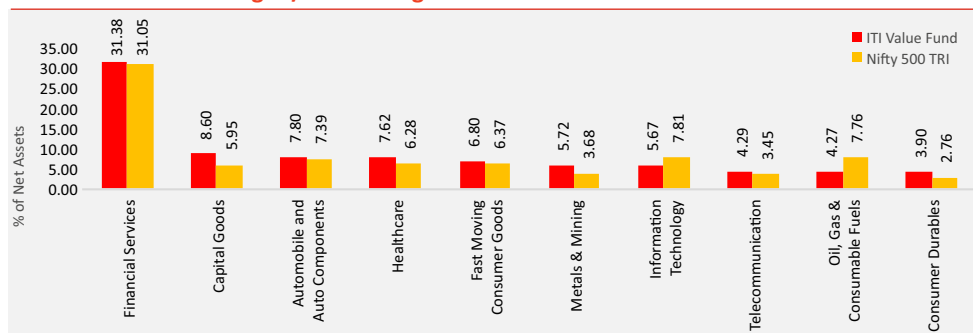
## PORTFOLIO

| Name of the Instrument                              | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>            | <b>97.78</b> |                      |
| <b>Automobile and Auto Components</b>               | <b>7.80</b>  |                      |
| Hero MotoCorp Limited                               | 1.43         |                      |
| Samvardhana Motherson International Limited         | 1.41         |                      |
| Craftsman Automation Limited                        | 1.35         |                      |
| Endurance Technologies Limited                      | 1.34         |                      |
| Ather Energy Limited                                | 1.25         |                      |
| ZF Commercial Vehicle Control Systems India Limited | 1.02         |                      |
| <b>Capital Goods</b>                                | <b>8.60</b>  |                      |
| PTC Industries Limited                              | 1.40         |                      |
| Ajax Engineering Limited                            | 1.13         |                      |
| Bharat Heavy Electricals Limited                    | 1.11         |                      |
| Syrma SGS Technology Limited                        | 1.05         |                      |
| Voltamp Transformers Limited                        | 1.03         |                      |
| Shakti Pumps (India) Limited                        | 0.98         |                      |
| Escorts Kubota Limited                              | 0.96         |                      |
| Mazagon Dock Shipbuilders Limited                   | 0.95         |                      |
| <b>Chemicals</b>                                    | <b>2.86</b>  |                      |
| Solar Industries India Limited                      | 1.01         |                      |
| Navin Fluorine International Limited                | 0.94         |                      |
| UPL Limited   | 0.91         |                      |
| <b>Construction</b>                                 | <b>2.95</b>  |                      |
| • Larsen & Toubro Limited                           | 2.95         |                      |
| <b>Construction Materials</b>                       | <b>1.54</b>  |                      |
| Ambuja Cements Limited                              | 1.54         |                      |
| <b>Consumer Durables</b>                            | <b>3.90</b>  |                      |
| Blue Star Limited                                   | 1.26         |                      |
| Cera Sanitaryware Limited                           | 1.04         |                      |
| PG Electroplast Limited                             | 0.84         |                      |
| LG Electronics India Ltd                            | 0.77         |                      |
| <b>Fast Moving Consumer Goods</b>                   | <b>6.80</b>  |                      |
| • ITC Limited                                       | 2.49         |                      |
| Hindustan Unilever Limited                          | 1.26         |                      |
| Mrs. Bectors Food Specialities Limited              | 1.22         |                      |
| Britannia Industries Limited                        | 1.19         |                      |
| Emami Limited                                       | 0.64         |                      |
| <b>Financial Services</b>                           | <b>31.38</b> |                      |
| • HDFC Bank Limited                                 | 5.06         |                      |
| • Axis Bank Limited                                 | 3.19         |                      |
| • State Bank of India                               | 2.37         |                      |
| • Shriram Finance Limited                           | 2.01         |                      |
| IDBI Bank Limited                                   | 1.76         |                      |
| Kotak Mahindra Bank Limited                         | 1.76         |                      |
| Housing & Urban Development Corporation Limited     | 1.36         |                      |

| Name of the Instrument                          | % to NAV    | % to NAV Derivatives |
|---|-------------|----------------------|
| Nippon Life India Asset Management Limited      | 1.23        |                      |
| Motilal Oswal Financial Services Limited        | 1.19        |                      |
| Karur Vysya Bank Limited                        | 1.18        |                      |
| Bank of Baroda                                  | 1.17        |                      |
| Equitas Small Finance Bank Limited              | 1.07        |                      |
| Ujjivan Small Finance Bank Limited              | 1.05        |                      |
| IndusInd Bank Limited                           | 1.04        |                      |
| Canara Bank                                     | 1.04        |                      |
| City Union Bank Limited                         | 1.03        |                      |
| SBI Life Insurance Company Limited              | 1.00        |                      |
| Aptus Value Housing Finance India Limited       | 0.99        |                      |
| Manappuram Finance Limited                      | 0.97        |                      |
| Aditya Birla Capital Limited                    | 0.91        |                      |
| <b>Healthcare</b>                               | <b>7.62</b> |                      |
| Aster DM Healthcare Limited                     | 1.63        |                      |
| Cohance Lifesciences Limited                    | 1.63        |                      |
| Wockhardt Limited                               | 1.52        |                      |
| Apollo Hospitals Enterprise Limited             | 1.13        |                      |
| Orchid Pharma Limited                           | 0.97        |                      |
| Piramal Pharma Limited                          | 0.74        |                      |
| <b>Information Technology</b>                   | <b>5.67</b> |                      |
| • Infosys Limited                               | 2.25        |                      |
| Affle 3i Limited                                | 1.63        |                      |
| Hexaware Technologies Limited                   | 0.95        |                      |
| Netweb Technologies India Limited               | 0.84        |                      |
| <b>Metals &amp; Mining</b>                      | <b>5.72</b> |                      |
| Hindustan Zinc Limited                          | 1.13        |                      |
| Jindal Steel Limited                            | 1.06        |                      |
| NMDC Steel Limited                              | 0.99        |                      |
| Hindalco Industries Limited                     | 0.96        |                      |
| Hindustan Copper Limited                        | 0.81        |                      |
| Vedanta Limited                                 | 0.77        |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>           | <b>4.27</b> |                      |
| • Reliance Industries Limited                   | 4.27        |                      |
| <b>Power</b>                                    | <b>3.38</b> |                      |
| • NTPC Limited                                  | 2.42        |                      |
| NTPC Green Energy Limited                       | 0.96        |                      |
| <b>Telecommunication</b>                        | <b>4.29</b> |                      |
| • Bharti Airtel Limited                         | 3.39        |                      |
| Indus Towers Limited                            | 0.90        |                      |
| <b>Utilities</b>                                | <b>0.99</b> |                      |
| VA Tech Wabag Limited                           | 0.99        |                      |
| <b>Short Term Debt &amp; Net Current Assets</b> | <b>2.22</b> |                      |

• Top Ten Holdings

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 97.78 |
| Equity Derivatives | -     |
| Debt               | -     |

### Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | -    |
| TREPS Instruments               | -    |
| Net Current Assets              | 2.22 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 48.38 |
| Mid Cap   | 16.13 |
| Small Cap | 33.27 |

For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Pharma and Healthcare Fund

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



October 2025

CATEGORY OF SCHEME: Sectoral/ Thematic

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### Inception Date

(Date of Allotment): 08-Nov-2021

**Benchmark:** Nifty Healthcare TRI

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

**Load Structure:**

Entry Load: Nil

Exit Load:

• 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.35% Direct Plan: 0.47%

## FUND MANAGER

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

Total Experience: 17 years

**Mr. Dhiman Shah** (Since 01-Dec-2022)

Total Experience : 26 years

## PORTFOLIO DETAILS

|                       |        |
|-----------------------|--------|
| AUM (in Rs. Cr):      | 232.83 |
| AAUM (in Rs. Cr):     | 233.56 |
| % of top 5 holdings:  | 36.50% |
| % of top 10 holdings: | 55.31% |
| No. of scrips:        | 40     |

## RATIO

|                          |        |
|--------------------------|--------|
| Standard Deviation^:     | 15.66% |
| Beta^:                   | 0.90   |
| Sharpe Ratio^*:          | 0.85   |
| Average P/B              | 9.50   |
| Average P/E              | 49.22  |
| Portfolio Turnover Ratio | 0.53   |

^Computed for the 3-yr period ended October 31, 2025. Based on monthly return. \*Risk free rate: 5.69 (Source: FIMMDA MIBOR)

## NAV as on October 31, 2025

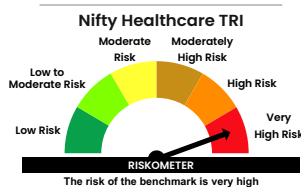
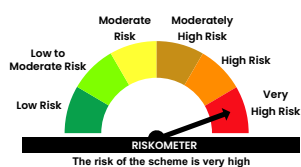
|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 16.3029                  | 17.6717                 |
| IDCW:   | 16.3029                  | 17.6717                 |

## 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.

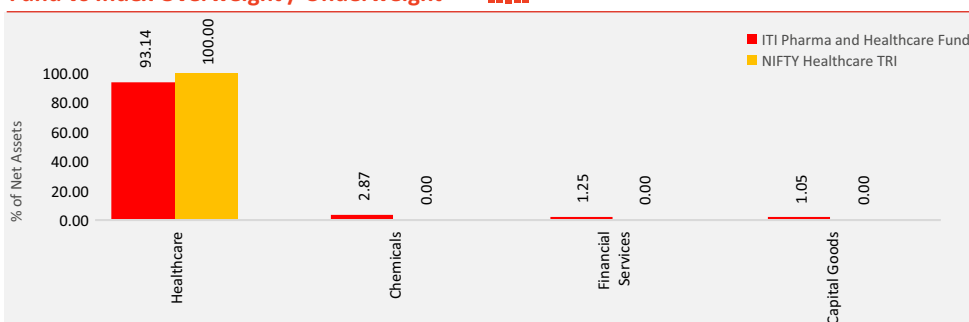
^Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## PORTFOLIO

| Name of the Instrument                   | % to NAV     | % to NAV Derivatives | Name of the Instrument                          | % to NAV    | % to NAV Derivatives |
|--|--------------|----------------------|---|-------------|----------------------|
| <b>Equity &amp; Equity Related Total</b> | <b>98.30</b> |                      | Abbott India Limited                            | 2.20        |                      |
| <b>Capital Goods</b>                     | <b>1.05</b>  |                      | Healthcare Global Enterprises Limited           | 1.77        |                      |
| Standard Glass Lining Technology Ltd     | 1.05         |                      | Glenmark Pharmaceuticals Limited                | 1.73        |                      |
| <b>Chemicals</b>                         | <b>2.87</b>  |                      | Laurus Labs Limited                             | 1.69        |                      |
| Sumitomo Chemical India Limited          | 1.35         |                      | Sai Life Sciences Limited                       | 1.53        |                      |
| Linde India Limited                      | 0.81         |                      | FDC Limited                                     | 1.40        |                      |
| UPL Limited                              | 0.72         |                      | IPCA Laboratories Limited                       | 1.23        |                      |
| <b>Financial Services</b>                | <b>1.25</b>  |                      | Mankind Pharma Limited                          | 1.22        |                      |
| SBI Life Insurance Company Limited       | 1.25         |                      | Biocon Limited                                  | 1.21        |                      |
| <b>Healthcare</b>                        | <b>93.14</b> |                      | Onesource Specialty Pharma Limited              | 1.19        |                      |
| • Sun Pharmaceutical Industries Limited  | 10.96        |                      | Rainbow Childrens Medicare Limited              | 1.19        |                      |
| • Divi's Laboratories Limited            | 8.97         |                      | Orchid Pharma Limited                           | 1.13        |                      |
| • Apollo Hospitals Enterprise Limited    | 6.35         |                      | Piramal Pharma Limited                          | 1.13        |                      |
| • Max Healthcare Institute Limited       | 5.71         |                      | GlaxoSmithKline Pharmaceuticals Limited         | 0.99        |                      |
| • Torrent Pharmaceuticals Limited        | 4.51         |                      | Poly Medicare Limited                           | 0.93        |                      |
| • Cochance Lifesciences Limited          | 4.43         |                      | Caplin Point Laboratories Limited               | 0.86        |                      |
| • Fortis Healthcare Limited              | 3.98         |                      | Supriya Lifescience Limited                     | 0.85        |                      |
| • Aurobindo Pharma Limited               | 3.70         |                      | Shilpa Medicare Limited                         | 0.75        |                      |
| • Aster DM Healthcare Limited            | 3.62         |                      | Zydus Lifesciences Limited                      | 0.70        |                      |
| • Cipla Limited                          | 3.07         |                      | Syngene International Limited                   | 0.48        |                      |
| Lupin Limited                            | 3.04         |                      | <b>Short Term Debt &amp; Net Current Assets</b> | <b>1.70</b> |                      |
| Alkem Laboratories Limited               | 2.95         |                      | • Top Ten Holdings                              |             |                      |
| Neuland Laboratories Limited             | 2.82         |                      |   |             |                      |
| Dr. Reddy's Laboratories Limited         | 2.57         |                      |   |             |                      |
| Wockhardt Limited                        | 2.27         |                      |   |             |                      |

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Equity             | 98.30 |
| Equity Derivatives | --    |
| Debt               | --    |

### Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | --   |
| TREPS instruments               | --   |
| Net Current Assets              | 1.70 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 48.36 |
| Mid Cap   | 21.20 |
| Small Cap | 28.74 |

For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Banking and Financial Services Fund

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



October 2025

CATEGORY OF SCHEME: Sectoral/ Thematic Fund

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### Inception Date

(Date of Allotment): 06-Dec-21

**Benchmark:** Nifty Financial Services TRI

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

**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):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 2.34% Direct Plan: 0.40%**

## FUND MANAGER

**Mr. Nilay Dalal** (Since 05-May-2023)

Total Experience : 12 years

**Mr. Rohan Korde** (Since 29-Apr-22)

Total Experience: 17 years

## PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 333.18

**AAUM (in Rs. Cr):** 325.97

**% of top 5 holdings:** 54.47%

**% of top 10 holdings:** 68.49%

**No. of scrips:** 34

## RATIO

**Standard Deviation<sup>^</sup>:** 12.29%

**Beta<sup>^</sup>:** 0.94

**Sharpe Ratio<sup>^</sup>:** 0.63

**Average P/B:** 4.00

**Average P/E:** 19.15

**Portfolio Turnover Ratio:** 1.38

<sup>^</sup>Computed for the 3-yr period ended October 31, 2025. Based on monthly return. \*Risk free rate: 5.69 (Source: FIMMDA MIBOR) (P/E ratio taken on net equity level)

## NAV as on October 31, 2025

|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 15.7059                  | 16.9798                 |
| IDCW:   | 15.7059                  | 16.9798                 |

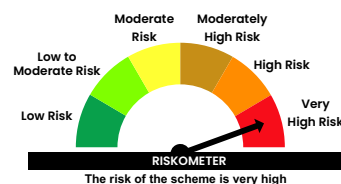
## THIS PRODUCT IS SUITABLE

### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

• Capital appreciation over long term

• Investments in equity and equity related securities of companies engaged in banking and financial services

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

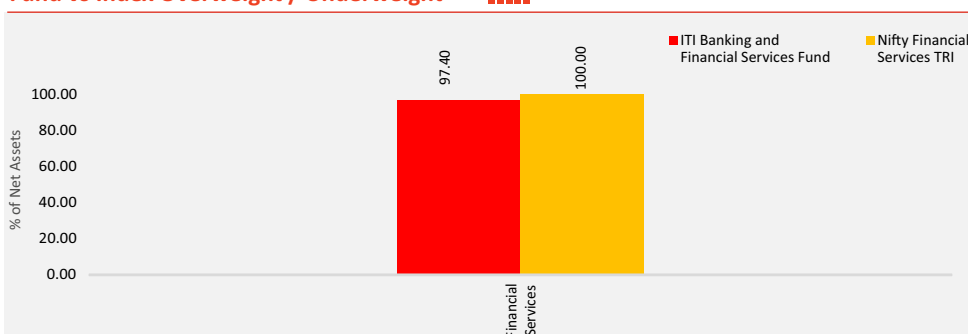


## PORTFOLIO

| Name of the Instrument                          | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>        | <b>97.40</b> |                      |
| <b>Financial Services</b>                       | <b>97.40</b> |                      |
| • HDFC Bank Limited                             | 20.06        |                      |
| • ICICI Bank Limited                            | 9.84         |                      |
| • State Bank of India                           | 8.83         |                      |
| • Axis Bank Limited                             | 8.35         |                      |
| • Kotak Mahindra Bank Limited                   | 7.38         |                      |
| • Bajaj Finance Limited                         | 4.93         |                      |
| • Shriram Finance Limited                       | 2.90         |                      |
| • SBI Life Insurance Company Limited            | 2.39         |                      |
| • One 97 Communications Limited                 | 1.99         |                      |
| • Aptus Value Housing Finance India Limited     | 1.81         |                      |
| Aditya Birla Capital Limited                    | 1.78         |                      |
| IIFL Finance Limited                            | 1.73         |                      |
| PB Fintech Limited                              | 1.57         |                      |
| Nippon Life India Asset Management Limited      | 1.54         |                      |
| PNB Housing Finance Limited                     | 1.51         |                      |
| BSE Limited                                     | 1.50         |                      |
| City Union Bank Limited                         | 1.49         |                      |
| IDFC First Bank Limited                         | 1.42         |                      |
| The Federal Bank Limited                        | 1.27         |                      |
| Canara Bank                                     | 1.25         |                      |
| Muthoot Finance Limited                         | 1.20         |                      |
| Motilal Oswal Financial Services Limited        | 1.11         |                      |
| Can Fin Homes Limited                           | 1.04         |                      |
| Punjab National Bank                            | 1.03         |                      |
| Bank of Baroda                                  | 1.02         |                      |
| Go Digit General Insurance Limited              | 1.02         |                      |
| Housing & Urban Development Corporation Limited | 1.01         |                      |
| Max Financial Services Limited                  | 1.00         |                      |
| RBL Bank Limited                                | 1.00         |                      |
| Ujjivan Small Finance Bank Limited              | 1.00         |                      |
| Bajaj Finserv Limited                           | 0.97         |                      |
| Mahindra & Mahindra Financial Services Limited  | 0.97         |                      |
| Anand Rathi Share & Stock Brokers Ltd           | 0.95         |                      |
| L&T Finance Limited                             | 0.53         |                      |
| <b>Short Term Debt &amp; Net Current Assets</b> | <b>2.60</b>  |                      |

### • Top Ten Holdings

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Gross Equity       | 97.40 |
| Equity Derivatives | -     |
| Debt               | -     |

### Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | -    |
| TREPS instruments               | -    |
| Net Current Assets              | 2.60 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 67.72 |
| Mid Cap   | 18.13 |
| Small Cap | 11.55 |

For scheme performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Flexi Cap Fund

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



October 2025

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

(Date of Allotment): 17-Feb-23

**Benchmark:** Nifty 500 TRI

**Minimum Application Amount:** Rs. 5,000/- and in multiples of Rs. 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 2.04% Direct Plan: 0.59%**

## FUND MANAGER

**Mr. Dhimant Shah** (Since 17-Feb-2023)

Total Experience : 26 years

**Mr. Rohan Korde** (Since 17-Feb-2023)

Total Experience: 17 years

## PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 1,283.42

**AAUM (in Rs. Cr):** 1,241.47

**% of top 5 holdings:** 18.58%

**% of top 10 holdings:** 28.34%

**No. of scrips:** 76

## RATIO

**Standard Deviation<sup>^</sup>:** NA

**Beta<sup>^</sup>:** NA

**Sharpe Ratio<sup>^</sup>:** NA

**Average P/B:** 6.75

**Average P/E:** 31.82

**Portfolio Turnover Ratio:** 1.31

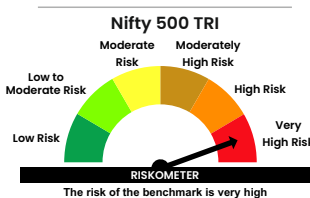
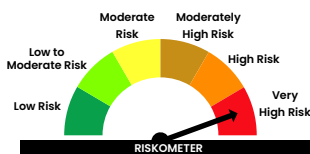
<sup>^</sup>Scheme has not completed 3 years hence NA \* Risk free rate: 5.69 (Source: FIMMDA MIBOR)

## NAV as on October 31, 2025

|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 18.1488                  | 19.0306                 |
| IDCW:   | 18.1488                  | 19.0306                 |

## THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

- Capital appreciation over long term
- Investments in a diversified portfolio consisting of equity and equity related instruments across market capitalization
- <sup>^</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



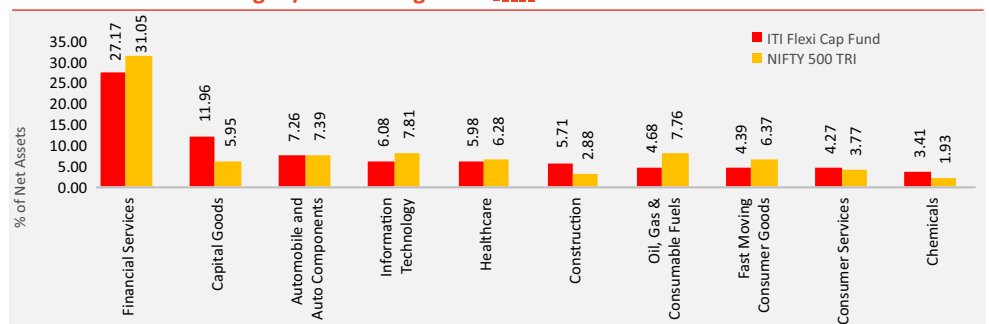
## PORTFOLIO

| Name of the Instrument                      | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>    | <b>94.43</b> | <b>4.58</b>          |
| <b>Automobile and Auto Components</b>       | <b>7.24</b>  |                      |
| • Maruti Suzuki India Limited               | 1.80         |                      |
| Ather Energy Limited                        | 1.51         |                      |
| TVS Motor Company Limited                   | 1.50         |                      |
| FIEM Industries Limited                     | 1.38         |                      |
| Tube Investments of India Limited           | 1.05         |                      |
| <b>Capital Goods</b>                        | <b>11.96</b> |                      |
| PTC Industries Limited                      | 1.40         |                      |
| Bharat Electronics Limited                  | 1.13         |                      |
| Apar Industries Limited                     | 1.09         |                      |
| Shakti Pumps (India) Limited                | 1.06         |                      |
| Kaynes Technology India Limited             | 1.05         |                      |
| Inox Wind Limited                           | 0.99         |                      |
| Jyoti CNC Automation Ltd                    | 0.95         |                      |
| Kirloskar Pneumatic Company Limited         | 0.94         |                      |
| Aditya Infotech Limited                     | 0.93         |                      |
| Siemens Energy India Limited                | 0.93         |                      |
| BEML Limited                                | 0.76         |                      |
| Vesuvius India Limited                      | 0.72         |                      |
| <b>Chemicals</b>                            | <b>3.41</b>  |                      |
| Navin Fluorine International Limited        | 1.24         |                      |
| Linde India Limited                         | 1.10         |                      |
| Vishnu Chemicals Limited                    | 1.08         |                      |
| <b>Construction</b>                         | <b>5.71</b>  |                      |
| • Larsen & Toubro Limited                   | 2.41         |                      |
| Cemindia Projects Ltd                       | 1.40         |                      |
| Techno Electric & Engineering Company Ltd   | 1.15         |                      |
| Vikram Engineering Limited                  | 0.75         |                      |
| <b>Construction Materials</b>               | <b>2.06</b>  |                      |
| UltraTech Cement Limited                    | 1.10         |                      |
| Ambuja Cements Limited                      | 0.97         |                      |
| <b>Consumer Durables</b>                    | <b>3.25</b>  |                      |
| Dixon Technologies (India) Limited          | 1.03         |                      |
| Cera Sanitaryware Limited                   | 0.82         |                      |
| Senco Gold Limited                          | 0.74         |                      |
| LG Electronics India Ltd                    | 0.67         |                      |
| <b>Consumer Services</b>                    | <b>3.65</b>  | <b>0.61</b>          |
| Eternal Limited                             | 1.40         |                      |
| The Indian Hotels Company Limited           | 1.21         |                      |
| Urban Company Ltd.                          | 0.73         |                      |
| Trent Limited                               | 0.31         | 0.61                 |
| <b>Fast Moving Consumer Goods</b>           | <b>4.39</b>  |                      |
| • ITC Limited                               | 2.36         |                      |
| United Spirits Limited                      | 1.12         |                      |
| Varun Beverages Limited                     | 0.91         |                      |
| <b>Financial Services</b>                   | <b>25.73</b> | <b>1.44</b>          |
| • HDFC Bank Limited                         | 5.31         |                      |
| • ICICI Bank Limited                        | 4.46         |                      |
| • State Bank of India                       | 2.01         |                      |
| • Multi Commodity Exchange of India Limited | 1.87         |                      |
| • Axis Bank Limited                         | 1.74         |                      |

| Name of the Instrument                           | % to NAV    | % to NAV Derivatives |
|--|-------------|----------------------|
| Kotak Mahindra Bank Limited                      | 1.51        |                      |
| The Federal Bank Limited                         | 1.46        |                      |
| Bajaj Finance Limited                            | 1.39        |                      |
| Max Financial Services Limited                   | 1.16        |                      |
| Cholamandalam Investment and Finance Company Ltd | 1.09        |                      |
| Canara Bank                                      | 1.07        |                      |
| Aditya Birla Capital Limited                     | 0.99        |                      |
| Authum Investment And Infrastructure Limited     | 0.73        |                      |
| Jio Financial Services Limited                   | 0.70        |                      |
| Anand Rathi Share & Stock Brokers Ltd            | 0.24        |                      |
| One 97 Communications Limited                    |             | 1.44                 |
| <b>Healthcare</b>                                | <b>5.98</b> |                      |
| Divi's Laboratories Limited                      | 1.52        |                      |
| Sun Pharmaceutical Industries Limited            | 1.06        |                      |
| Wockhardt Limited                                | 1.00        |                      |
| Sai Life Sciences Limited                        | 0.92        |                      |
| Concord Biotech Limited                          | 0.75        |                      |
| Biocon Limited                                   | 0.72        |                      |
| <b>Information Technology</b>                    | <b>3.55</b> | <b>2.52</b>          |
| Tata Consultancy Services Limited                | 1.35        |                      |
| Infosys Limited                                  | 1.21        |                      |
| LTIMindtree Limited                              | 1.00        |                      |
| HCL Technologies Limited                         |             | 1.04                 |
| Persistent Systems Limited                       |             | 1.48                 |
| <b>Metals &amp; Mining</b>                       | <b>2.98</b> |                      |
| Vedanta Limited                                  | 1.60        |                      |
| Hindustan Copper Limited                         | 1.38        |                      |
| <b>Miscellaneous</b>                             | <b>0.55</b> |                      |
| Studds Accessories Ltd                           | 0.55        |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>            | <b>4.68</b> |                      |
| • Reliance Industries Limited                    | 3.54        |                      |
| Bharat Petroleum Corporation Limited             | 1.14        |                      |
| <b>Power</b>                                     | <b>1.68</b> |                      |
| NTPC Limited                                     | 1.68        |                      |
| <b>Realty</b>                                    | <b>1.47</b> |                      |
| Prestige Estates Projects Limited                | 0.76        |                      |
| Max Estates Limited                              | 0.71        |                      |
| <b>Services</b>                                  | <b>0.99</b> |                      |
| InterGlobe Aviation Limited                      | 0.99        |                      |
| <b>Telecommunication</b>                         | <b>2.85</b> |                      |
| • Bharti Airtel Limited                          | 2.85        |                      |
| <b>Textiles</b>                                  | <b>0.90</b> |                      |
| Arvind Limited                                   | 0.90        |                      |
| <b>Utilities</b>                                 | <b>1.39</b> |                      |
| VA Tech Wabag Limited                            | 1.39        |                      |
| <b>Preference Shares</b>                         | <b>0.02</b> |                      |
| TVS Motor Company Limited                        | 0.02        |                      |
| <b>Mutual Fund Units</b>                         | <b>0.38</b> |                      |
| ITI Banking & PSU Debt Fund -Direct Plan         |             | 0.38                 |
| -Growth Option                                   |             |                      |
| <b>Short Term Debt &amp; Net Current Assets</b>  | <b>0.60</b> |                      |

## Top Ten Holdings

## Fund vs Index Overweight / Underweight



## Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Gross Equity       | 94.43 |
| Equity Derivatives | 4.58  |
| Debt               | 0.38  |

## Portfolio Allocation of other asset class (%)

|                                 |       |
|---------------------------------|-------|
| Term Deposits placed as Margins | -     |
| TREPS Instruments               | 0.86  |
| Net Current Assets              | -0.27 |

## Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 55.64 |
| Mid Cap   | 15.91 |
| Small Cap | 27.46 |

For scheme performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Focused Fund

(\* Formerly known as ITI Focused Equity Fund)

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

October 2025

CATEGORY OF SCHEME: **Focused Fund**

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### Inception Date

(Date of Allotment): 19-June-23

**Benchmark:** Nifty 500 TRI

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

**LoadStructure:**

Entry Load: Not Applicable

Exit Load:

- 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):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 2.29% Direct Plan: 0.29%**

## FUND MANAGER

**Mr. Dhimant Shah** (Since 19-June-2023)

Total Experience : 26 years

**Mr. Rohan Korde** (Since 19-June-2023)

Total Experience: 17 years

## PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 560.18

**AAUM (in Rs. Cr):** 553.85

**% of top 5 holdings:** 27.21%

**% of top 10 holdings:** 45.62%

**No. of scrips:** 30

## RATIO

**Standard Deviation<sup>^</sup>:** NA

**Beta<sup>^</sup>:** NA

**Sharpe Ratio<sup>^</sup>\*:** NA

**Average P/B:** 7.84

**Average P/E:** 29.19

**Portfolio Turnover Ratio:** 0.74

<sup>^</sup>Scheme has not completed 3 years hence NA \*Risk free rate: 5.69

(Source: FIMMDA MIBOR)

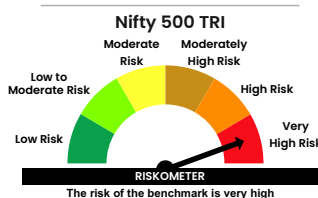
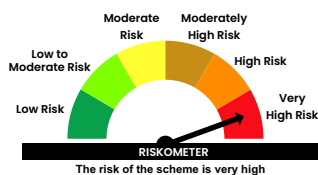
## NAV as on October 31, 2025

|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 15.5699                  | 16.2722                 |
| IDCW:   | 15.5699                  | 16.2722                 |

## THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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

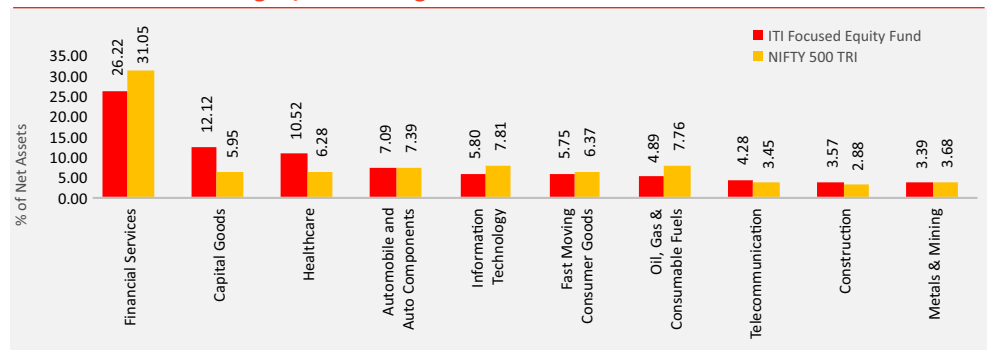


## PORTFOLIO

| Name of the Instrument                              | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>            | <b>94.69</b> | <b>3.65</b>          |
| <b>Automobile and Auto Components</b>               | <b>6.20</b>  | <b>0.89</b>          |
| ZF Commercial Vehicle Control Systems India Limited | 3.18         |                      |
| Maruti Suzuki India Limited                         | 3.02         | 0.89                 |
| <b>Capital Goods</b>                                | <b>12.12</b> |                      |
| • Graphite India Limited                            | 3.59         |                      |
| KRN Heat Exchanger And Refrigeration Limited        | 2.56         |                      |
| AIA Engineering Limited                             | 1.72         |                      |
| Siemens Energy India Limited                        | 1.54         |                      |
| Shakti Pumps (India) Limited                        | 1.52         |                      |
| Hindustan Aeronautics Limited                       | 1.18         |                      |
| <b>Chemicals</b>                                    | <b>3.26</b>  |                      |
| Solar Industries India Limited                      | 3.26         |                      |
| <b>Construction</b>                                 | <b>3.57</b>  |                      |
| • Larsen & Toubro Limited                           | 3.57         |                      |
| <b>Construction Materials</b>                       | <b>2.57</b>  |                      |
| UltraTech Cement Limited                            | 2.57         |                      |
| <b>Consumer Durables</b>                            | <b>2.71</b>  |                      |
| Dixon Technologies (India) Limited                  | 2.71         |                      |
| <b>Fast Moving Consumer Goods</b>                   | <b>5.75</b>  |                      |
| Tata Consumer Products Limited                      | 3.00         |                      |
| ITC Limited   | 2.75         |                      |
| <b>Financial Services</b>                           | <b>26.22</b> |                      |
| • HDFC Bank Limited                                 | 7.35         |                      |
| • Multi Commodity Exchange of India Limited         | 5.14         |                      |
| • ICICI Bank Limited                                | 4.76         |                      |

| Name of the Instrument                                  | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| • State Bank of India                                   | 3.43         |                      |
| Canara Bank   | 3.02         |                      |
| Shriram Finance Limited                                 | 2.52         |                      |
| <b>Healthcare</b>                                       | <b>10.52</b> |                      |
| • Fortis Healthcare Limited                             | 5.07         |                      |
| • Wockhardt Limited                                     | 3.54         |                      |
| Sun Pharmaceutical Industries Limited                   | 1.92         |                      |
| <b>Information Technology</b>                           | <b>3.03</b>  | <b>2.77</b>          |
| Oracle Financial Services Software Limited              | 2.67         |                      |
| Persistent Systems Limited                              | 0.36         | 2.77                 |
| <b>Metals &amp; Mining</b>                              | <b>3.39</b>  |                      |
| Vedanta Limited   | 3.39         |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>                   | <b>4.89</b>  |                      |
| • Reliance Industries Limited                           | 4.89         |                      |
| <b>Power</b>  | <b>3.19</b>  |                      |
| CESC Limited  | 3.19         |                      |
| <b>Realty</b>   | <b>2.98</b>  |                      |
| Anant Raj Limited                                       | 2.98         |                      |
| <b>Telecommunication</b>                                | <b>4.28</b>  |                      |
| • Bharti Airtel Limited                                 | 4.28         |                      |
| <b>Mutual Fund Units</b>                                | <b>0.85</b>  |                      |
| ITI Banking & PSU Debt Fund -Direct Plan -Growth Option | 0.85         |                      |
| <b>Short Term Debt &amp; Net Current Assets</b>         | <b>0.80</b>  |                      |
| • Top Ten Holdings                                      |              |                      |

## Fund vs Index Overweight / Underweight



## Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Gross Equity       | 94.69 |
| Equity Derivatives | 3.65  |
| Debt               | 0.85  |

## Portfolio Allocation of other asset class (%)

|                                 |       |
|---------------------------------|-------|
| Term Deposits placed as Margins | -     |
| TREPS Instruments               | 2.13  |
| Net Current Assets              | -1.33 |

## Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 54.33 |
| Mid Cap   | 23.46 |
| Small Cap | 20.56 |

For scheme performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise 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)



October 2025

## 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:** Rs. 5,000/- and in multiples of Rs. 1/- thereafter

#### Load Structure:

Entry Load: Nil

#### Exit Load:

- 0.50% if redeemed or switched out on or before completion of 3 months from the date of allotment of units
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units. No Entry / Exit Load shall be levied on units allotted on Reinvestment of Income Distribution cum Capital Withdrawal Option.

#### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 2.16% Direct Plan: 0.57%**

### FUND MANAGER

**Mr. Alok Ranjan** (Since 04-Nov-24)

Total Experience : 25 years

**Mr. Rohan Korde** (Since 11-Sept-24)

Total Experience: 17 years

### PORTFOLIO DETAILS

|                       |        |
|-----------------------|--------|
| AUM (in Rs. Cr):      | 901.34 |
| AAUM (in Rs. Cr):     | 871.08 |
| % of top 5 holdings:  | 14.06% |
| % of top 10 holdings: | 23.56% |
| No. of scrips:        | 92     |

### RATIO

|                                   |       |
|-----------------------------------|-------|
| Standard Deviation <sup>^</sup> : | NA    |
| Beta <sup>^</sup> :               | NA    |
| Sharpe Ratio <sup>^</sup> :       | NA    |
| Average P/B                       | 7.66  |
| Average P/E                       | 29.81 |
| Portfolio Turnover Ratio          | 1.31  |

<sup>^</sup>Scheme has not completed 3 years hence NA \*Risk free rate: 5.69 (Source: FIMMDA MIBOR) Portfolio turnover ratio not provided. Since the scheme has not completed one year

### NAV as on October 31, 2025

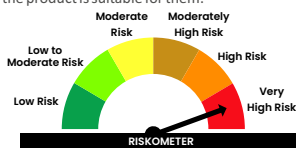
|         | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|-----------------------|----------------------|
| Growth: | 9.8763                | 10.0697              |
| IDCW:   | 9.8763                | 10.0697              |

### THIS PRODUCT IS SUITABLE

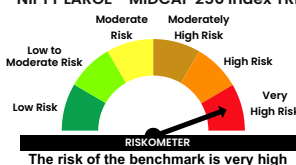
#### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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



### NIFTY LARGE - MIDCAP 250 Index TRI



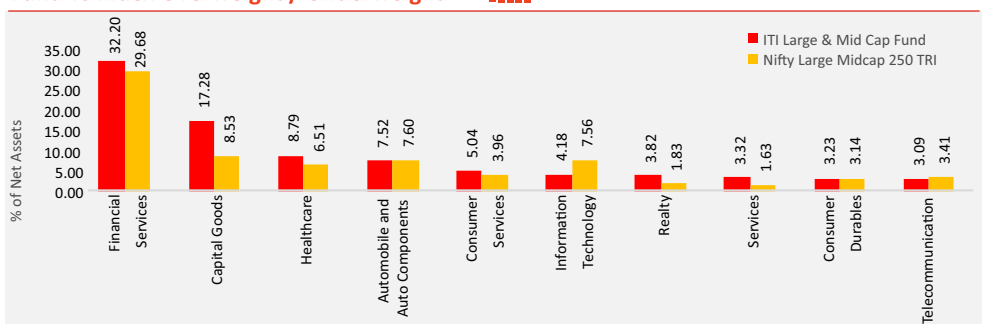
## PORTFOLIO

| Name of the Instrument                          | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>        | <b>96.57</b> | <b>2.81</b>          |
| <b>Automobile and Auto Components</b>           | <b>6.56</b>  | <b>0.95</b>          |
| TVS Motor Company Limited                       | 1.29         |                      |
| Bharat Forge Limited                            | 1.06         |                      |
| Mahindra & Mahindra Limited                     | 1.02         |                      |
| Sona BLW Precision Forgings Limited             | 0.67         |                      |
| Sansera Engineering Limited                     | 0.60         |                      |
| Ola Electric Mobility Ltd                       | 0.57         |                      |
| Maruti Suzuki India Limited                     | 0.50         |                      |
| Tube Investments of India Limited               | 0.45         |                      |
| Bajaj Auto Limited                              | 0.39         |                      |
| Exide Industries Limited                        |              | 0.95                 |
| <b>Capital Goods</b>                            | <b>17.28</b> |                      |
| • Welspun Corp Limited                          | 2.08         |                      |
| Cummins India Limited                           | 1.36         |                      |
| KEI Industries Limited                          | 1.34         |                      |
| Hindustan Aeronautics Limited                   | 1.30         |                      |
| Shakti Pumps (India) Limited                    | 1.19         |                      |
| CG Power and Industrial Solutions Limited       | 1.10         |                      |
| Supreme Industries Limited                      | 1.04         |                      |
| Elecon Engineering Company Limited              | 1.00         |                      |
| Voltamp Transformers Limited                    | 0.98         |                      |
| Bharat Electronics Limited                      | 0.96         |                      |
| Azad Engineering Ltd                            | 0.94         |                      |
| Suzlon Energy Limited                           | 0.90         |                      |
| Mazagon Dock Shipbuilders Limited               | 0.78         |                      |
| Ashok Leyland Limited                           | 0.73         |                      |
| Kirloskar Pneumatic Company Limited             | 0.55         |                      |
| KSB Limited                                     | 0.54         |                      |
| Astral Limited                                  | 0.50         |                      |
| <b>Construction</b>                             | <b>1.57</b>  |                      |
| Engineers India Limited                         | 1.57         |                      |
| <b>Consumer Durables</b>                        | <b>3.23</b>  |                      |
| Dixon Technologies (India) Limited              | 1.39         |                      |
| P N Gadgil Jewellers Limited                    | 0.65         |                      |
| Blue Star Limited                               | 0.62         |                      |
| LG Electronics India Ltd                        | 0.58         |                      |
| <b>Consumer Services</b>                        | <b>5.04</b>  |                      |
| • Swiggy Limited                                | 1.99         |                      |
| The Indian Hotels Company Limited               | 1.28         |                      |
| Urban Company Ltd.                              | 0.73         |                      |
| Jubilant Foodworks Limited                      | 0.55         |                      |
| Eternal Limited                                 | 0.49         |                      |
| <b>Fast Moving Consumer Goods</b>               | <b>1.21</b>  |                      |
| Bikaji Foods International Limited              | 0.88         |                      |
| Dodla Dairy Limited                             | 0.33         |                      |
| <b>Financial Services</b>                       | <b>31.23</b> | <b>0.97</b>          |
| • ICICI Bank Limited                            | 3.62         |                      |
| • IndusInd Bank Limited                         | 2.01         |                      |
| • State Bank of India                           | 1.83         |                      |
| • KFin Technologies Limited                     | 1.80         |                      |
| Housing & Urban Development Corporation Limited | 1.72         |                      |
| HDFC Bank Limited                               | 1.72         | 0.97                 |
| Axis Bank Limited                               | 1.55         |                      |
| Bajaj Finance Limited                           | 1.36         |                      |
| Kotak Mahindra Bank Limited                     | 1.36         |                      |
| PNB Housing Finance Limited                     | 1.32         |                      |

| Name of the Instrument                           | % to NAV    | % to NAV Derivatives |
|--|-------------|----------------------|
| PB Fintech Limited                               | 1.25        |                      |
| Indian Bank                                      | 1.15        |                      |
| IFL Finance Limited                              | 1.02        |                      |
| The Jammu & Kashmir Bank Limited                 | 0.98        |                      |
| Aditya Birla Capital Limited                     | 0.97        |                      |
| LIC Housing Finance Limited                      | 0.92        |                      |
| L&T Finance Limited                              | 0.90        |                      |
| Cholamandalam Investment and Finance Company Ltd | 0.90        |                      |
| Punjab National Bank                             | 0.71        |                      |
| AU Small Finance Bank Limited                    | 0.69        |                      |
| CSB Bank Limited                                 | 0.68        |                      |
| Bank of Baroda                                   | 0.55        |                      |
| Multi Commodity Exchange of India Limited        | 0.51        |                      |
| SBI Life Insurance Company Limited               | 0.51        |                      |
| Bajaj Finserv Limited                            | 0.42        |                      |
| Manappuram Finance Limited                       | 0.41        |                      |
| Home First Finance Company India Limited         | 0.37        |                      |
| <b>Forest Materials</b>                          | <b>1.50</b> |                      |
| Aditya Birla Real Estate Limited                 | 1.50        |                      |
| <b>Healthcare</b>                                | <b>8.79</b> |                      |
| • Divi's Laboratories Limited                    | 1.87        |                      |
| Supriya Lifescience Limited                      | 1.67        |                      |
| Aster DM Healthcare Limited                      | 1.14        |                      |
| Max Healthcare Institute Limited                 | 1.06        |                      |
| Sun Pharmaceutical Industries Limited            | 1.01        |                      |
| Cohance Lifesciences Limited                     | 0.94        |                      |
| Biocon Limited                                   | 0.70        |                      |
| Global Health Limited                            | 0.40        |                      |
| <b>Information Technology</b>                    | <b>4.18</b> |                      |
| Zaggle Prepaid Ocean Services Limited            | 0.94        |                      |
| LTIMindtree Limited                              | 0.78        |                      |
| Coforge Limited                                  | 0.74        |                      |
| Persistent Systems Limited                       | 0.63        |                      |
| Infosys Limited                                  | 0.61        |                      |
| Hexaware Technologies Limited                    | 0.49        |                      |
| <b>Metals &amp; Mining</b>                       | <b>0.74</b> |                      |
| Hindalco Industries Limited                      | 0.74        |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>            | <b>2.45</b> |                      |
| • Reliance Industries Limited                    | 2.45        |                      |
| <b>Power</b>                                     | <b>1.86</b> | <b>0.89</b>          |
| NLC India Limited                                | 0.97        |                      |
| JSW Energy Limited                               | 0.89        | 0.89                 |
| <b>Realty</b>                                    | <b>3.82</b> |                      |
| The Phoenix Mills Limited                        | 1.62        |                      |
| Godrej Properties Limited                        | 1.52        |                      |
| Oberoi Realty Limited                            | 0.68        |                      |
| <b>Services</b>                                  | <b>3.32</b> |                      |
| • InterGlobe Aviation Limited                    | 3.32        |                      |
| <b>Telecommunication</b>                         | <b>3.09</b> |                      |
| • Bharti Hexacom Limited                         | 2.59        |                      |
| Bharti Airtel Limited                            | 0.50        |                      |
| <b>Textiles</b>                                  | <b>0.70</b> |                      |
| Gokaldas Exports Limited                         | 0.70        |                      |
| <b>Preference Shares</b>                         | <b>0.01</b> |                      |
| TVS Motor Company Limited                        | 0.01        |                      |
| <b>Short Term Debt &amp; Net Current Assets</b>  | <b>0.61</b> |                      |

### Top Ten Holdings

## Fund vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Gross Equity       | 96.57 |
| Equity Derivatives | 2.81  |
| Debt               | --    |

### Portfolio Allocation of other asset class (%)

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

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 37.52 |
| Mid Cap   | 35.80 |
| Small Cap | 26.07 |

For scheme performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Bharat Consumption Fund

(An open ended equity scheme following consumption theme)



October 2025

CATEGORY OF SCHEME: Sectoral/ 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:

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

### Load Structure:

Entry Load: Nil

### Exit Load:

- 0.50% if redeemed or switched out on or before completion of 3 months from the date of allotment of units
- Nil, if redeemed or switched out after completion of 3 months from the date of allotment of units No Entry / Exit Load shall be levied on units allotted on Reinvestment of Income Distribution cum Capital Withdrawal Option.

### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 2.34% Direct Plan: 0.50%

## FUND MANAGER

Mr. Rohan Korde (Since 06-Mar-25)

Total Experience : 17 years

Mr. Dhimant Shah (Since 06-Mar-25)

Total Experience: 26 years

## PORTFOLIO DETAILS

AUM (in Rs. Cr): 339.70  
 AAUM (in Rs. Cr): 323.65  
 % of top 5 holdings: 26.33%  
 % of top 10 holdings: 39.30%  
 No. of scrips: 60

## RATIO

Standard Deviation<sup>^</sup>: NA  
 Beta<sup>^</sup>: NA  
 Sharpe Ratio<sup>^</sup>\*: NA  
 Average P/B: 11.13  
 Average P/E: 46.01  
 Portfolio Turnover Ratio: -

<sup>^</sup>Scheme has not completed 3 years hence NA \*Risk free rate: 5.69 (Source: FIMMDA MIBOR) Portfolio turnover ratio not provided. Since the scheme has not completed one year

## NAV as on October 31, 2025

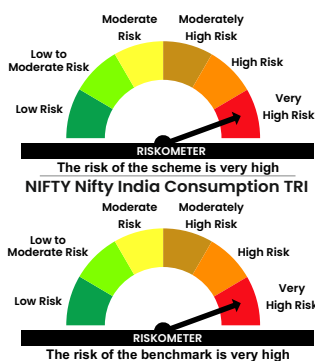
|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 11.6575                  | 11.8034                 |
| IDCW:   | 11.6575                  | 11.8034                 |

## THIS PRODUCT IS SUITABLE

### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

- 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

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



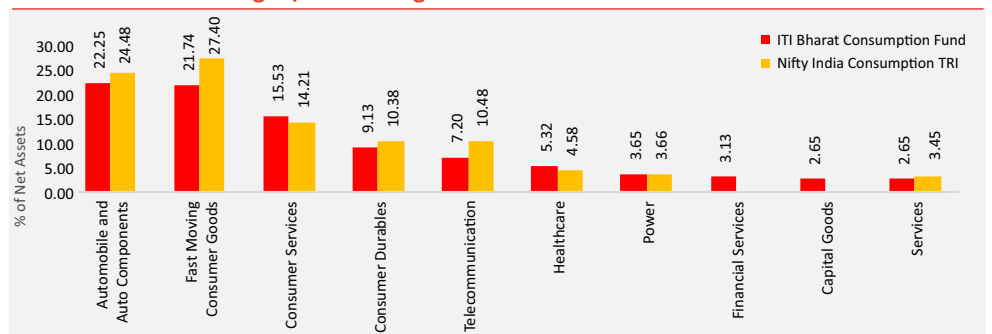
## PORTFOLIO

| Name of the Instrument                      | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>    | <b>96.10</b> |                      |
| <b>Automobile and Auto Components</b>       | <b>22.23</b> |                      |
| ● Maruti Suzuki India Limited               | 6.07         |                      |
| ● Mahindra & Mahindra Limited               | 4.45         |                      |
| ● TVS Motor Company Limited                 | 2.48         |                      |
| Eicher Motors Limited                       | 1.79         |                      |
| Hero MotoCorp Limited                       | 1.70         |                      |
| Bajaj Auto Limited                          | 1.69         |                      |
| Samvardhana Motherson International Limited | 1.50         |                      |
| Tube Investments of India Limited           | 1.36         |                      |
| Motherson Sumi Wiring India Limited         | 1.20         |                      |
| <b>Capital Goods</b>                        | <b>2.65</b>  |                      |
| Shakti Pumps (India) Limited                | 0.95         |                      |
| Astral Limited                              | 0.94         |                      |
| Hitachi Energy India Limited                | 0.76         |                      |
| <b>Chemicals</b>                            | <b>0.86</b>  |                      |
| Sumitomo Chemical India Limited             | 0.86         |                      |
| <b>Consumer Durables</b>                    | <b>9.13</b>  |                      |
| ● Titan Company Limited                     | 2.44         |                      |
| Asian Paints Limited                        | 1.55         |                      |
| Dixon Technologies (India) Limited          | 1.13         |                      |
| Blue Star Limited                           | 1.02         |                      |
| PG Electroplast Limited                     | 0.81         |                      |
| Kansai Nerolac Paints Limited               | 0.80         |                      |
| LG Electronics India Ltd                    | 0.76         |                      |
| Havells India Limited                       | 0.62         |                      |
| <b>Consumer Services</b>                    | <b>15.53</b> |                      |
| ● Eternal Limited                           | 3.88         |                      |
| ● Trent Limited                             | 2.27         |                      |
| The Indian Hotels Company Limited           | 1.44         |                      |
| Vishal Mega Mart Limited                    | 1.20         |                      |
| Avenue Supermarts Limited                   | 1.18         |                      |
| Lemon Tree Hotels Limited                   | 1.16         |                      |
| Info Edge (India) Limited                   | 1.02         |                      |
| Urban Company Ltd.                          | 1.02         |                      |
| Jubilant Foodworks Limited                  | 0.87         |                      |
| Go Fashion (India) Limited                  | 0.76         |                      |
| FSN E-Commerce Ventures Limited             | 0.73         |                      |
| <b>Fast Moving Consumer Goods</b>           | <b>21.74</b> |                      |

| Name of the Instrument                           | % to NAV    | % to NAV Derivatives |
|--|-------------|----------------------|
| ● ITC Limited                                    | 5.78        |                      |
| ● Hindustan Unilever Limited                     | 3.14        |                      |
| Britannia Industries Limited                     | 1.99        |                      |
| Nestle India Limited                             | 1.36        |                      |
| United Spirits Limited                           | 1.14        |                      |
| Tata Consumer Products Limited                   | 1.12        |                      |
| Varun Beverages Limited                          | 1.09        |                      |
| Mrs. Bectors Food Specialities Limited           | 1.05        |                      |
| Bikaji Foods International Limited               | 1.05        |                      |
| Marico Limited                                   | 1.03        |                      |
| Godrej Consumer Products Limited                 | 0.94        |                      |
| Dodla Dairy Limited                              | 0.74        |                      |
| Procter & Gamble Hygiene and Health Care Limited | 0.69        |                      |
| CCL Products (India) Limited                     | 0.64        |                      |
| <b>Financial Services</b>                        | <b>3.13</b> |                      |
| Aditya Birla Capital Limited                     | 1.24        |                      |
| Canara Bank                                      | 1.02        |                      |
| HDB Financial Services Limited                   | 0.87        |                      |
| <b>Healthcare</b>                                | <b>5.32</b> |                      |
| Max Healthcare Institute Limited                 | 1.86        |                      |
| Apollo Hospitals Enterprise Limited              | 1.85        |                      |
| Cipla Limited                                    | 0.89        |                      |
| Abbott India Limited                             | 0.71        |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>            | <b>1.01</b> |                      |
| Reliance Industries Limited                      | 1.01        |                      |
| <b>Power</b>                                     | <b>3.65</b> |                      |
| Adani Power Limited                              | 1.92        |                      |
| Tata Power Company Limited                       | 1.72        |                      |
| <b>Realty</b>                                    | <b>1.00</b> |                      |
| DLF Limited                                      | 1.00        |                      |
| <b>Services</b>                                  | <b>2.65</b> |                      |
| ● InterGlobe Aviation Limited                    | 2.65        |                      |
| <b>Telecommunication</b>                         | <b>7.20</b> |                      |
| ● Bharti Airtel Limited                          | 6.15        |                      |
| Indus Towers Limited                             | 1.05        |                      |
| <b>Preference Shares</b>                         | <b>0.02</b> |                      |
| TVS Motor Company Limited                        | 0.02        |                      |
| <b>Short Term Debt &amp; Net Current Assets</b>  | <b>3.87</b> |                      |

● Top Ten Holdings

## Fund vs Index Overweight / Underweight



## Portfolio Classification by Net Assets (%)

|                    |       |
|--------------------|-------|
| Gross Equity       | 96.10 |
| Equity Derivatives | -     |
| Debt               | -     |

## Portfolio Allocation of other asset class (%)

|                                 |      |
|---------------------------------|------|
| Term Deposits placed as Margins | -    |
| TREPS Instruments               | -    |
| Net Current Assets              | 3.90 |

## Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 69.79 |
| Mid Cap   | 15.28 |
| Small Cap | 11.03 |

For scheme performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Balanced Advantage Fund

(An open ended dynamic asset allocation fund)



October 2025

## 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:**  
Rs. 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):

Including Additional Expenses and Goods and Service Tax on Management Fees  
**Regular Plan: 2.37%**      **Direct Plan: 0.63%**

### FUND MANAGER

**Mr. Rajesh Bhatia** (Since 15-Sep-23) Total Experience: 31 years  
**Mr. Rohan Korde** (Since 14-Nov-24) Total experience: 17 years  
**Mr. Laukik Bagwe** (Since 01-Feb-25) Total experience: 25 years  
**Mr. Vasav Sahgal** (Since 17-Feb-25) Total experience: 7 years

### PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 400.05  
**AAUM (in Rs. Cr):** 401.77  
**% of top 5 holdings:** 24.61%  
**% of top 10 holdings:** 37.94%  
**No. of scrips:** 40

### DEBT ATTRIBUTIONS FOR FIXED INCOME PORTION

**Average Maturity:** 0.43 Years  
**Macaulay Duration:** 0.40 Years  
**Modified Duration:** 0.38 Years  
**Yield To Maturity (Regular & Direct) Plans :** 5.07%

### RATIO

**Standard Deviation<sup>A</sup>:** 7.27%  
**Beta<sup>A</sup>:** 1.00  
**Sharpe Ratio<sup>A</sup>\*:** 0.83  
**Average P/B:** 3.43  
**Average P/E:** 29.89  
**Portfolio Turnover Ratio:** 4.97

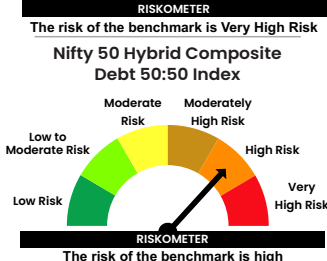
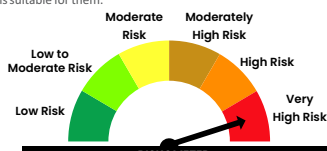
<sup>A</sup>Computed for the 3-yr period ended October 31, 2025. Based on monthly return. \*Risk free rate: 5.69 (Source: FIMMDA MIBOR)

### NAV as on October 31, 2025

|         | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|---------|-----------------------|----------------------|
| Growth: | 14.6959               | 16.4798              |
| IDCW:   | 12.6315               | 14.3770              |

### THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING<sup>A</sup>

\* 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  
<sup>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## PORTFOLIO

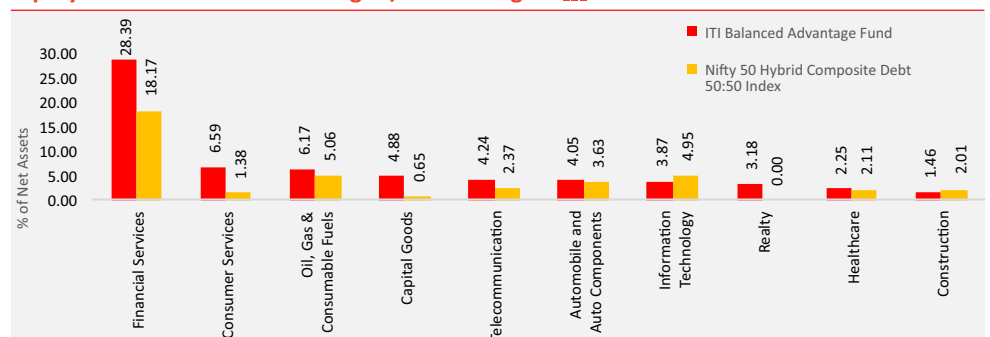
| Name of the Instrument                          | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>        | <b>55.45</b> | <b>13.16</b>         |
| <b>Automobile and Auto Components</b>           | <b>2.79</b>  | <b>1.27</b>          |
| Mahindra & Mahindra Limited                     | 1.83         |                      |
| Exide Industries Limited                        | 0.96         |                      |
| TVS Motor Company Limited                       |              | 1.27                 |
| <b>Capital Goods</b>                            | <b>5.62</b>  | <b>-0.74</b>         |
| Garware Hi-Tech Films Limited                   | 2.22         |                      |
| Siemens Energy India Limited                    | 1.07         |                      |
| Mazagon Dock Shipbuilders Limited               | 0.95         |                      |
| ABB India Limited                               | 0.73         | -0.74                |
| Cummins India Limited                           | 0.65         |                      |
| <b>Construction</b>                             | <b>1.46</b>  |                      |
| Larsen & Toubro Limited                         | 1.46         |                      |
| <b>Construction Materials</b>                   | <b>1.02</b>  |                      |
| UltraTech Cement Limited                        | 1.02         |                      |
| <b>Consumer Durables</b>                        | <b>1.10</b>  |                      |
| Amber Enterprises India Limited                 | 1.07         |                      |
| LG Electronics India Ltd                        | 0.03         |                      |
| <b>Consumer Services</b>                        | <b>4.69</b>  | <b>1.90</b>          |
| Swiggy Limited                                  | 2.42         |                      |
| Eternal Limited                                 | 2.27         | 1.90                 |
| <b>Fast Moving Consumer Goods</b>               | <b>0.51</b>  | <b>-0.50</b>         |
| Tata Consumer Products Limited                  | 0.51         | -0.50                |
| <b>Financial Services</b>                       | <b>18.85</b> | <b>9.54</b>          |
| HDFC Bank Limited                               | 4.74         |                      |
| Bajaj Finance Limited                           | 2.84         |                      |
| State Bank of India                             | 2.00         |                      |
| ICICI Bank Limited                              | 1.95         |                      |
| PB Fintech Limited                              | 1.35         |                      |
| One 97 Communications Limited                   | 1.17         | 1.61                 |
| SBI Life Insurance Company Limited              | 1.06         |                      |
| Axis Bank Limited                               | 1.05         | 1.57                 |
| PNB Housing Finance Limited                     | 1.03         |                      |
| ICICI Lombard General Insurance Company Limited | 1.01         |                      |
| DAM Capital Advisors Limited                    | 0.65         |                      |
| AU Small Finance Bank Limited                   |              | 2.03                 |
| The Federal Bank Limited                        |              | 2.85                 |
| Kotak Mahindra Bank Limited                     |              | 1.48                 |

| Name of the Instrument                  | % to NAV    | % to NAV Derivatives |
|---|-------------|----------------------|
| <b>Healthcare</b>                       | <b>2.25</b> |                      |
| Wockhardt Limited                       | 1.70        |                      |
| Apollo Hospitals Enterprise Limited     | 0.55        |                      |
| <b>Information Technology</b>           | <b>5.37</b> | <b>-1.49</b>         |
| Infosys Limited                         | 2.99        |                      |
| Tata Consultancy Services Limited       | 1.49        | -1.49                |
| HCL Technologies Limited                | 0.89        |                      |
| <b>Oil Gas &amp; Consumable Fuels</b>   | <b>6.17</b> |                      |
| Reliance Industries Limited             | 6.17        |                      |
| <b>Power</b>                            | <b>1.39</b> |                      |
| NTPC Limited                            | 0.89        |                      |
| Power Grid Corporation of India Limited | 0.50        |                      |
| <b>Realty</b>                           |             | <b>3.18</b>          |
| Prestige Estates Projects Limited       |             | 1.60                 |
| Godrej Properties Limited               |             | 1.58                 |
| <b>Telecommunication</b>                | <b>4.24</b> |                      |
| Bharti Airtel Limited                   | 4.24        |                      |

| Name of the Instruments                             | Ratings               | % to NAV     |
|---|-----------------------|--------------|
| <b>Corporate Bond</b>                               |                       | <b>19.05</b> |
| National Bank For Agriculture and Rural Development | CRISIL AAA / ICRA AAA | 5.60         |
| Power Grid Corporation of India Limited             | CRISIL AAA            | 2.59         |
| Bajaj Finance Limited                               | CRISIL AAA            | 2.50         |
| Small Industries Dev Bank of India                  | CRISIL AAA            | 1.90         |
| Power Finance Corporation Limited                   | CRISIL AAA            | 1.89         |
| REC Limited   | CRISIL AAA            | 1.77         |
| NTPC Limited  | CRISIL AAA            | 0.63         |
| HDB Financial Services Limited                      | CRISIL AAA            | 0.63         |
| Nuclear Power Corporation Of India Limited          | CRISIL AAA            | 0.52         |
| National Housing Bank                               | CRISIL AAA            | 0.51         |
| Indian Railway Finance Corporation Limited          | CRISIL AAA            | 0.51         |
| <b>Government Bond</b>                              |                       | <b>3.86</b>  |
| 7.06% GOI (MD 10/04/2028)                           | SOVEREIGN             | 3.86         |
| <b>Short Term Debt &amp; Net Current Assets</b>     |                       | <b>8.49</b>  |

● Top Ten Holdings

## Equity Portion vs Index Overweight / Underweight



### Portfolio Classification by Net Assets (%)

|               |       |
|---------------|-------|
| Net Equity    | 68.60 |
| Debt & Others | 22.90 |
| Arbitrage     | 2.73  |

### Portfolio Allocation of other asset class (%)

|                                 |       |
|---------------------------------|-------|
| Term Deposits placed as Margins | -     |
| TREPS Instruments               | 14.20 |
| Net Current Assets              | -0.28 |

### Market Capitalisation (% of allocation)

|           |       |
|-----------|-------|
| Large Cap | 44.71 |
| Mid Cap   | 17.23 |
| Small Cap | 6.66  |

Please Refer Page No. 34 For IDCW History

For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)



October 2025

CATEGORY OF SCHEME: **Arbitrage Fund**

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### Inception Date

(Date of Allotment): 09-Sep-19

**Benchmark:** Nifty 50 Arbitrage

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

### Load Structure:

Entry Load: Nil

Exit Load: 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:

- 0.25% if redeemed or switched out on or before completion of 15 days from the date of allotment of units
- Nil, if redeemed or switched out after completion of 15 days from the date of allotment of units.

### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

**Regular Plan: 0.93% Direct Plan: 0.21%**

## FUND MANAGER

**Mr Vikas Nathani** (Since 01-Jan-24)

Total Experience: 18 years

**Mr. Rohan Korde** (Since 15-Nov-24)

Total Experience: 17 years

**Mr. Laukik Bagwe** (Since 01-Feb-25)

Total experience: 25 years

## PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 47.01

**AAUM (in Rs. Cr):** 46.90

## RATIO

**Standard Deviation:** 0.51%

**Beta:** 0.62

**Sharpe Ratio\*:** 1.41

\*Risk free rate: 5.69 (Source: FIMMDA MIBOR)

## NAV as on October 31, 2025

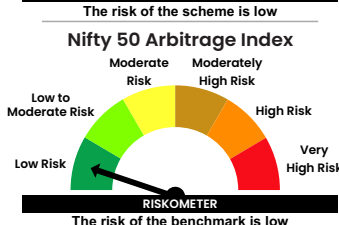
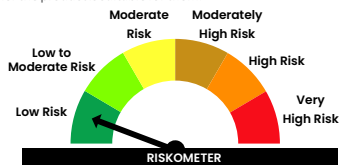
|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 13.2032                  | 13.8220                 |
| IDCW:   | 13.2032                  | 13.8220                 |

## 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.

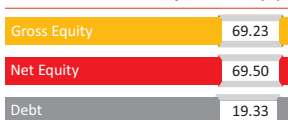


## PORTFOLIO

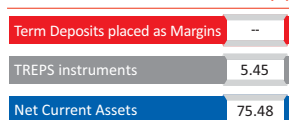
| Name of the Instrument                    | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| <b>Equity &amp; Equity Related Total</b>  | <b>69.23</b> | <b>-69.50</b>        |
| <b>Capital Goods</b>                      | <b>3.96</b>  | <b>-3.98</b>         |
| Cummins India Limited                     | 1.48         | -1.49                |
| Suzlon Energy Limited                     | 1.41         | -1.42                |
| CG Power and Industrial Solutions Limited | 1.07         | -1.07                |
| <b>Construction</b>                       | <b>1.80</b>  | <b>-1.81</b>         |
| Larsen & Toubro Limited                   | 1.80         | -1.81                |
| <b>Construction Materials</b>             | <b>2.90</b>  | <b>-2.92</b>         |
| Ambuja Cements Limited                    | 2.90         | -2.92                |
| <b>Consumer Services</b>                  | <b>2.18</b>  | <b>-2.19</b>         |
| Trent Limited                             | 1.20         | -1.20                |
| Eternal Limited                           | 0.98         | -0.99                |
| <b>Financial Services</b>                 | <b>41.72</b> | <b>-41.85</b>        |
| One 97 Communications Limited             | 8.04         | -8.07                |
| Multi Commodity Exchange of India Limited | 7.37         | -7.42                |
| Power Finance Corporation Limited         | 7.25         | -7.22                |
| REC Limited                               | 4.37         | -4.39                |
| IndusInd Bank Limited                     | 3.55         | -3.57                |
| IIFL Finance Limited                      | 3.38         | -3.39                |
| Punjab National Bank                      | 2.09         | -2.10                |

| Name of the Instrument                          | % to NAV     | % to NAV Derivatives |
|---|--------------|----------------------|
| Jio Financial Services Limited                  | 1.38         | -1.39                |
| IDFC First Bank Limited                         | 1.29         | -1.30                |
| ICICI Prudential Life Insurance Company Limited | 1.05         | -1.05                |
| HDFC Life Insurance Company Limited             | 1.03         | -1.03                |
| Shriram Finance Limited                         | 0.92         | -0.92                |
| <b>Information Technology</b>                   | <b>3.27</b>  | <b>-3.28</b>         |
| Persistent Systems Limited                      | 3.27         | -3.28                |
| <b>Metals &amp; Mining</b>                      | <b>7.10</b>  | <b>-7.13</b>         |
| Vedanta Limited                                 | 3.74         | -3.77                |
| Hindustan Zinc Limited                          | 3.35         | -3.37                |
| <b>Power</b>                                    | <b>1.46</b>  | <b>-1.47</b>         |
| JSW Energy Limited                              | 1.46         | -1.47                |
| <b>Realty</b>                                   | <b>0.88</b>  | <b>-0.88</b>         |
| The Phoenix Mills Limited                       | 0.88         | -0.88                |
| <b>Services</b>                                 | <b>3.96</b>  | <b>-3.98</b>         |
| Adani Ports and Special Economic Zone Limited   | 3.96         | -3.98                |
| <b>Mutual Fund Units</b>                        | <b>19.33</b> |                      |
| ITI Liquid Fund - Direct Plan - Growth Option   | 19.33        |                      |
| <b>Short Term Debt &amp; Net Current Assets</b> | <b>11.45</b> |                      |

## Portfolio Classification by Net Assets (%)



## Portfolio Allocation of other asset class (%)



For scheme and SIP performance refer page 27-33

Face Value per Unit: Rs. 10 unless other wise specified; Data is as of October 31, 2025 unless other wise specified.

# ITI Overnight Fund

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



October 2025

## CATEGORY OF SCHEME: Overnight Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

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

**Benchmark:** CRISIL Liquid Overnight Index

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

**Load Structure:**

Entry Load: Nil

Exit Load: Nil

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

### FUND MANAGER

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

### PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 11.49

**AAUM (in Rs. Cr):** 59.78

### QUANTITATIVE DATA

**Average Maturity:** 3.00 Day

**Macaulay Duration:** 0.00 Day

**Modified Duration:** 3.00 Day

**Yield To Maturity (Regular & Direct) Plans :** 0.26%

### NAV as on October 31, 2025

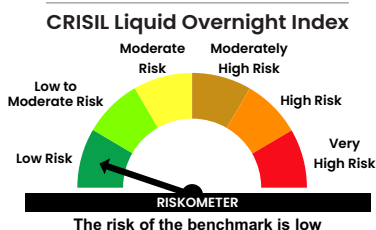
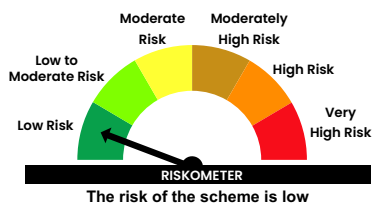
|                  | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth           | 1,327.8747            | 1,336.0118           |
| Daily IDCW       | 1,000.9998            | NA                   |
| Weekly IDCW      | 1,001.4287            | NA                   |
| Fortnightly IDCW | 1,001.4446            | NA                   |
| Monthly IDCW     | 1,001.0714            | 1,001.4358           |
| Annual IDCW      | NA                    | 1,006.5203           |

### THIS PRODUCT IS SUITABLE

#### FOR INVESTORS WHO ARE SEEKING<sup>^</sup>

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

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



## PORTFOLIO

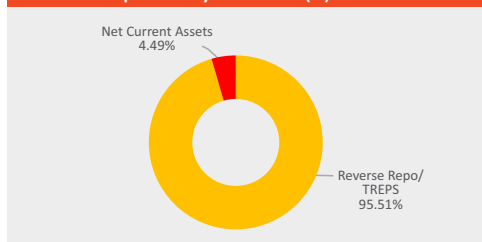
| Name of the Instrument            | Rating | Market Value (Rs. Lakhs) | % to NAV |
|-----------------------------------|--------|--------------------------|----------|
| <b>Debt Instrument</b>            |        |                          |          |
| <b>Reverse Repo/TREPS</b>         |        |                          |          |
| Clearing Corporation of India Ltd | NA     | 1097.66                  | 95.51    |
| <b>Net Current Assets</b>         |        |                          |          |
|                                   | NA     | 51.61                    | 4.49     |
| <b>Total Net Assets</b>           |        |                          | 100.00   |

### Dividend History (Past 3 months)

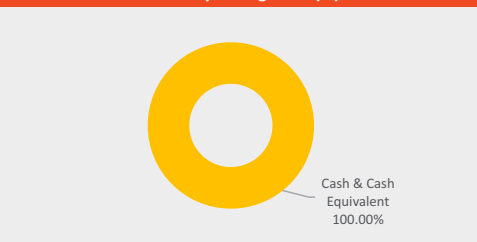
| Record Date | Plan(s) Option(s)                  | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 25-08-2025  | Regular Plan - Monthly IDCW Option | 0.0714                                | 0.0714                      | 1001.0714                  |
| 25-08-2025  | Direct Plan - Monthly IDCW Option  | 4.4414                                | 4.4414                      | 1005.4414                  |
| 25-09-2025  | Regular Plan - Monthly IDCW Option | 0.0714                                | 0.0714                      | 1001.0714                  |
| 25-09-2025  | Direct Plan - Monthly IDCW Option  | 4.4262                                | 4.4262                      | 1005.4262                  |
| 27-10-2025  | Regular Plan - Monthly IDCW Option | 0.0714                                | 0.0714                      | 1001.0714                  |
| 27-10-2025  | Direct Plan - Monthly IDCW Option  | 4.6460                                | 4.6460                      | 1005.6460                  |

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.itiam.com>

### Portfolio Composition by Asset Class (%)



### Portfolio Classification by Rating Class (%)



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

For scheme performance refer page 27-33  
Face Value per Unit: Rs. 1000 unless otherwise specified  
Data is as of October 31, 2025 unless otherwise specified.

# ITI Liquid Fund

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



October 2025

## CATEGORY OF SCHEME: Liquid Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

#### Inception Date

(Date of Allotment): 24-Apr-19

#### Benchmark:

CRISIL Liquid Debt A-I Index

#### Minimum Application Amount:

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

#### Load Structure:

|             |                                 |
|-------------|---------------------------------|
| Entry Load: | Nil                             |
| Exit Load:  | Investor exit upon subscription |
|             | Exit Load %                     |
|             | Up to Day 1                     |
|             | Day 2                           |
|             | Day 3                           |
|             | Day 4                           |
|             | Day 5                           |
|             | Day 6                           |
|             | Day 7 onwards                   |
|             | 0.0070%                         |
|             | 0.0065%                         |
|             | 0.0060%                         |
|             | 0.0055%                         |
|             | 0.0050%                         |
|             | 0.0045%                         |
|             | 0.0000%                         |

#### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 0.25% Direct Plan: 0.09%

### FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25)

Total experience: 25 years

### PORTFOLIO DETAILS

|                   |       |
|-------------------|-------|
| AUM (in Rs. Cr):  | 66.35 |
| AAUM (in Rs. Cr): | 65.05 |

### QUANTITATIVE DATA

|  |         |
|--|---------|
| Average Maturity:                            | 36 Days |
| Macaulay Duration:                           | 35 Days |
| Modified Duration:                           | 35 Days |
| Yield To Maturity (Regular & Direct) Plans : | 5.53%   |

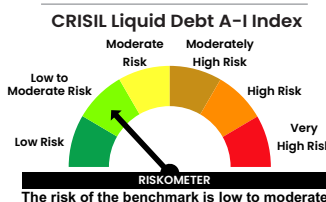
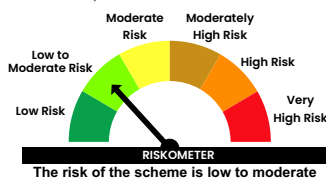
### NAV as on October 31, 2025

|                  | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth           | 1,386.2435            | 1,398.8048           |
| Daily IDCW       | 1,001.0000            | 1,001.0000           |
| Weekly IDCW      | 1,001.4337            | 1,001.4489           |
| Fortnightly IDCW | 1,001.4334            | NA                   |
| Monthly IDCW     | 1,001.1538            | 1,001.4458           |
| Annual IDCW      | 1,393.4506            | 1,400.5446           |

### THIS PRODUCT IS SUITABLE

#### FOR INVESTORS WHO ARE SEEKING\*

- Income over short term.
- Investment in money market and debt instruments.
- Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## PORTFOLIO

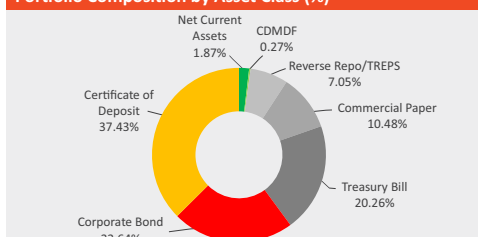
| Name of the Instrument                          | Ratings    | Market Value (Rs. Lakhs) | % to NAV |
|---|------------|--------------------------|----------|
| <b>Debt Instrument</b>                          |            |                          |          |
| <b>Certificate of Deposit</b>                   |            |                          |          |
| ICICI Bank Limited                              | ICRA A1+   | 498.97                   | 7.52     |
| Indian Bank                                     | CRISIL A1+ | 497.33                   | 7.50     |
| Canara Bank                                     | CRISIL A1+ | 497.27                   | 7.50     |
| Axis Bank Limited                               | CRISIL A1+ | 496.85                   | 7.49     |
| Kotak Mahindra Bank Limited                     | CRISIL A1+ | 492.87                   | 7.43     |
| <b>Commercial Paper</b>                         |            |                          |          |
| ICICI Securities Limited                        | CRISIL A1+ | 396.36                   | 5.97     |
| Aditya Birla Capital Limited                    | CRISIL A1+ | 298.80                   | 4.50     |
| <b>Corporate Bond</b>                           |            |                          |          |
| LIC Housing Finance Limited                     | CRISIL AAA | 501.26                   | 7.56     |
| Small Industries Dev Bank of India              | ICRA AAA   | 500.37                   | 7.54     |
| Bajaj Finance Limited                           | CRISIL AAA | 500.21                   | 7.54     |
| <b>Corporate Debt Market Development Fund</b>   |            |                          |          |
| Corporate Debt Market Development Fund Class A2 |            | 17.95                    | 0.27     |
| <b>Treasury Bill</b>                            |            |                          |          |
| 91 Days Tbill (MD 13/11/2025)                   | SOVEREIGN  | 698.75                   | 10.53    |
| 182 Days Tbill (MD 25/12/2025)                  | SOVEREIGN  | 496.03                   | 7.48     |
| 91 Days Tbill (MD 28/11/2025)                   | SOVEREIGN  | 149.40                   | 2.25     |
| <b>Reverse Repo/TREPS</b>                       |            |                          |          |
| Clearing Corporation of India Ltd               | NA         | 467.86                   | 7.05     |
| <b>Net Current Assets</b>                       |            |                          |          |
|   | NA         | 124.27                   | 1.87     |
| <b>Total Net Assets</b>                         |            |                          |          |
|   |            |                          | 100.00   |

### Dividend History (Past 3 months)

| Record Date | Plan(s) Option(s)                  | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 25-08-2025  | Regular Plan - Monthly IDCW Option | 0.9231                                | 0.9231                      | 1,001.9231                 |
| 25-08-2025  | Direct Plan - Monthly IDCW Option  | 5.3572                                | 5.3572                      | 1,006.3572                 |
| 25-09-2025  | Regular Plan - Monthly IDCW Option | 0.1538                                | 0.1538                      | 1,001.1538                 |
| 25-09-2025  | Direct Plan - Monthly IDCW Option  | 4.6781                                | 4.6781                      | 1,005.6781                 |
| 27-10-2025  | Regular Plan - Monthly IDCW Option | 0.1538                                | 0.1538                      | 1,001.1538                 |
| 27-10-2025  | Direct Plan - Monthly IDCW Option  | 5.1466                                | 5.1466                      | 1,006.1466                 |

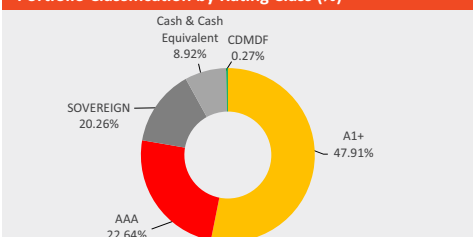
Pursuant to payment of dividend, the NAV of the Dividend Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of dividends,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

### Portfolio Composition by Asset Class (%)



CDMDF: Corporate Debt Market Development Fund

### Portfolio Classification by Rating Class (%)



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

For scheme performance refer page 27-33  
Face Value per Unit: Rs. 1000 unless otherwise specified  
Data is as of October 31, 2025 unless otherwise specified.

# ITI Ultra Short Duration Fund

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



October 2025

## CATEGORY OF SCHEME: Ultra Short Duration Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

**Inception Date** (Date of Allotment): 05-May-2021  
**Benchmark:** CRISIL Ultra Short Duration Debt A-I Index  
**Minimum Application Amount:** Rs. 5,000/- and in multiples of Rs. 1/- thereafter  
**Load Structure:**  
 Entry Load: Nil  
 Exit Load: Nil  
**Total Expense Ratio (TER):**  
 Including Additional Expenses and Goods and Service Tax on Management Fees  
**Regular Plan: 0.92%**    **Direct Plan: 0.13%**

### FUND MANAGER

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

### PORTFOLIO DETAILS

**AUM (in Rs. Cr):** 183.58  
**AAUM (in Rs. Cr):** 172.90

### QUANTITATIVE DATA

**Average Maturity:** 191 Days  
**Macaulay Duration:** 174 Days  
**Modified Duration:** 166 Days  
**Yield To Maturity**  
**(Regular & Direct) Plans :** 5.35%

### NAV as on October 31, 2025

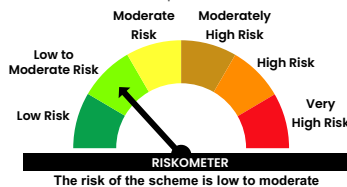
|                  | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth           | 1,259.3256            | 1,306.8553           |
| Daily IDCW       | 1,001.0000            | 1,001.0000           |
| Weekly IDCW      | 1,002.8581            | NA                   |
| Fortnightly IDCW | 1,002.4614            | NA                   |
| Monthly IDCW     | 1,002.4646            | 1,002.5405           |
| Annual IDCW      | 1,259.3802            | 1,308.5142           |

### THIS PRODUCT IS SUITABLE

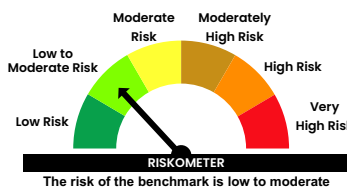
FOR INVESTORS WHO ARE SEEKING^

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

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



### CRISIL Ultra Short Duration Debt A-I Index



## PORTFOLIO

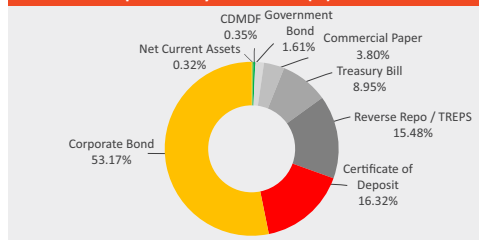
| Name of the Instrument                              | Rating     | Market Value (Rs. Lakhs) | % to NAV      |
|---|------------|--------------------------|---------------|
| <b>Debt Instrument</b>                              |            |                          |               |
| <b>Certificate of Deposit</b>                       |            |                          |               |
| HDFC Bank Limited                                   | CARE A1+   | 1230.49                  | 6.70          |
| Kotak Mahindra Bank Limited                         | CRISIL A1+ | 492.87                   | 2.68          |
| Canara Bank   | CRISIL A1+ | 488.86                   | 2.66          |
| Axis Bank Limited                                   | CRISIL A1+ | 483.79                   | 2.64          |
| ICICI Bank Limited                                  | ICRA A1+   | 299.38                   | 1.63          |
| <b>Commercial Paper</b>                             |            |                          |               |
| HDFC Securities Limited                             | CRISIL A1+ | 499.14                   | 2.72          |
| Aditya Birla Capital Limited                        | CRISIL A1+ | 199.20                   | 1.09          |
| <b>Corporate Bond</b>                               |            |                          |               |
| National Housing Bank                               | CRISIL AAA | 1507.44                  | 8.21          |
| LIC Housing Finance Limited                         | CRISIL AAA | 1506.42                  | 8.21          |
| Power Finance Corporation Limited                   | CRISIL AAA | 1505.25                  | 8.20          |
| Small Industries Dev Bank of India                  | ICRA AAA   | 1501.12                  | 8.18          |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 1483.50                  | 8.08          |
| Mahindra & Mahindra Financial Services Limited      | CRISIL AAA | 1004.24                  | 5.47          |
| Bajaj Finance Limited                               | CRISIL AAA | 1001.63                  | 5.46          |
| HDB Financial Services Limited                      | CRISIL AAA | 251.23                   | 1.37          |
| <b>Corporate Debt Market Development Fund</b>       |            |                          |               |
| Corporate Debt Market Development Fund Class A2     |            | 64.17                    | 0.35          |
| <b>Government Bond</b>                              |            |                          |               |
| 6.33% GOI (MD 05/05/2035)                           | SOVEREIGN  | 295.74                   | 1.61          |
| <b>Treasury Bill</b>                                |            |                          |               |
| 91 Days Tbill (MD 13/11/2025)                       | SOVEREIGN  | 798.57                   | 4.35          |
| 182 Days Tbill (MD 25/12/2025)                      | SOVEREIGN  | 496.03                   | 2.70          |
| 91 Days Tbill (MD 28/11/2025)                       | SOVEREIGN  | 348.61                   | 1.90          |
| <b>Reverse Repo/TREPS</b>                           |            |                          |               |
| Clearing Corporation of India Ltd                   | NA         | 2842.13                  | 15.48         |
| <b>Net Current Assets</b>                           | <b>NA</b>  | <b>58.64</b>             | <b>0.32</b>   |
| <b>Total Net Assets</b>                             |            |                          | <b>100.00</b> |

### Dividend History (Past 3 months)

| Record Date | Plan(s) Option(s)                  | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 25-08-2025  | Regular Plan - Monthly IDCW Option | 4.6903                                | 4.6903                      | 1007.1443                  |
| 25-08-2025  | Direct Plan - Monthly IDCW Option  | 5.2941                                | 5.2941                      | 1007.7496                  |
| 25-09-2025  | Regular Plan - Monthly IDCW Option | 4.4544                                | 4.4544                      | 1006.6136                  |
| 25-09-2025  | Direct Plan - Monthly IDCW Option  | 5.2295                                | 5.2295                      | 1007.3904                  |
| 27-10-2025  | Regular Plan - Monthly IDCW Option | 5.1359                                | 5.1359                      | 1007.1477                  |
| 27-10-2025  | Direct Plan - Monthly IDCW Option  | 5.9556                                | 5.9556                      | 1007.9690                  |

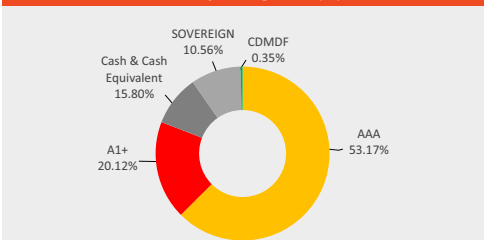
Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: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

### Portfolio Composition by Asset Class (%)



CDMDF: Corporate Debt Market Development Fund

### Portfolio Classification by Rating Class (%)



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

Face Value per Unit: Rs. 1000 unless otherwise specified  
 For scheme performance refer page 27-33  
 Data is as of October 31, 2025 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.)



October 2025

## CATEGORY OF SCHEME: Banking and PSU Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

#### Inception Date

(Date of Allotment): 22-Oct-20

**Benchmark:** CRISIL Banking and PSU Debt A-II Index

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

#### Load Structure:

Entry Load: Nil

Exit Load: Nil

#### Total Expense Ratio (TER):

Including Additional Expenses and Goods and Service Tax on Management Fees

Regular Plan: 0.70% Direct Plan: 0.15%

### FUND MANAGER

Mr. Laukik Bagwe (Since 01-Feb-25)

Total experience: 25 years

### PORTFOLIO DETAILS

AUM (in Rs. Cr): 36.44

AAUM (in Rs. Cr): 39.88

### QUANTITATIVE DATA

Average Maturity: 2.84 Years

Macaulay Duration: 2.33 Years

Modified Duration: 2.23 Years

#### Yield To Maturity

(Regular & Direct) Plans : 6.38%

### NAV as on October 31, 2025

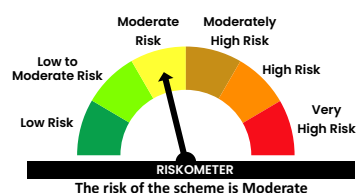
|         | Regular Plan<br>(in Rs.) | Direct Plan<br>(in Rs.) |
|---------|--------------------------|-------------------------|
| Growth: | 13.2894                  | 13.6622                 |
| IDCW:   | 13.2905                  | 13.6639                 |

### THIS PRODUCT IS SUITABLE

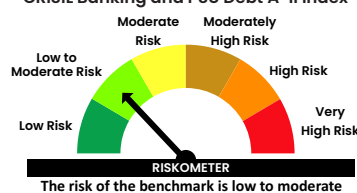
#### FOR INVESTORS WHO ARE SEEKING<sup>A</sup>

- 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

<sup>A</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



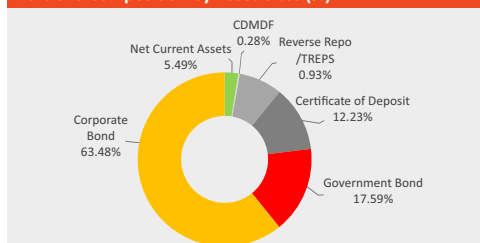
### CRISIL Banking and PSU Debt A-II Index



## PORTFOLIO

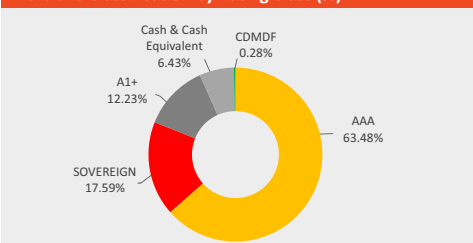
| Name of the Instrument                              | Rating                | Market Value (Rs. Lakhs) | % to NAV      |
|---|-----------------------|--------------------------|---------------|
| <b>Debt Instrument</b>                              |                       |                          |               |
| <b>Certificate of Deposit</b>                       |                       |                          |               |
| HDFC Bank Limited                                   | CARE A1+              | 246.10                   | 6.75          |
| ICICI Bank Limited                                  | ICRA A1+              | 199.59                   | 5.48          |
| <b>Corporate Bond</b>                               |                       |                          |               |
| National Bank For Agriculture and Rural Development | CRISIL AAA / ICRA AAA | 330.69                   | 9.08          |
| Nuclear Power Corporation Of India Limited          | CRISIL AAA            | 311.51                   | 8.55          |
| National Housing Bank                               | CRISIL AAA            | 305.07                   | 8.37          |
| REC Limited   | CRISIL AAA            | 304.04                   | 8.34          |
| Indian Railway Finance Corporation Limited          | CRISIL AAA            | 303.84                   | 8.34          |
| Small Industries Dev Bank of India                  | CRISIL AAA            | 253.99                   | 6.97          |
| NTPC Limited  | CRISIL AAA            | 252.09                   | 6.92          |
| Power Finance Corporation Limited                   | CRISIL AAA            | 251.71                   | 6.91          |
| <b>Corporate Debt Market Development Fund</b>       |                       |                          |               |
| Corporate Debt Market Development Fund Class A2     |                       | 10.12                    | 0.28          |
| <b>Government Bond</b>                              |                       |                          |               |
| 6.33% GOI (MD 05/05/2035)                           | SOVEREIGN             | 640.76                   | 17.59         |
| <b>Reverse Repo/TREPS</b>                           |                       |                          |               |
| Clearing Corporation of India Ltd                   | NA                    | 33.99                    | 0.93          |
| <b>Net Current Assets</b>                           |                       | <b>NA</b>                | <b>5.49</b>   |
| <b>Total Net Assets</b>                             |                       |                          | <b>100.00</b> |

### Portfolio Composition by Asset Class (%)



CDMDF: Corporate Debt Market Development Fund

### Portfolio Classification by Rating Class (%)



### Potential Risk Class

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

Face Value per Unit: Rs. 10 unless otherwise specified

For scheme performance refer page 27-33; Data is as of October 31, 2025 unless otherwise specified.

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

# ITI Dynamic Bond Fund

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

October 2025

## CATEGORY OF SCHEME: Dynamic Bond Fund

### INVESTMENT OBJECTIVE

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

### SCHEME DETAILS

**Inception Date** (Date of Allotment): 14-Jul-21  
**Benchmark:** CRISIL Dynamic Bond A-III Index  
**Minimum Application Amount:** Rs. 5,000/- and in multiples of Re. 1/- thereafter  
**Load Structure:**  
 Entry Load: Nil  
 Exit Load: Nil  
**Total Expense Ratio (TER):**  
 Including Additional Expenses and Goods and Service Tax on Management Fees  
**Regular Plan: 1.20% Direct Plan: 0.15%**

### FUND MANAGER

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

### PORTFOLIO DETAILS

**AUM (in Rs. Cr.):** 116.95  
**AAUM (in Rs. Cr.):** 48.88

### QUANTITATIVE DATA

**Average Maturity:** 11.50 Years  
**Macaulay Duration:** 6.45 Years  
**Modified Duration:** 6.24 Years  
**Yield To Maturity (Regular & Direct) Plans :** 4.90%

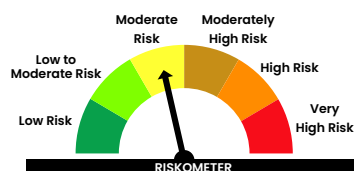
### NAV as on October 31, 2025

|                  | Regular Plan (in Rs.) | Direct Plan (in Rs.) |
|------------------|-----------------------|----------------------|
| Growth           | 12.5706               | 13.1571              |
| Half Yearly IDCW | 12.5733               | 10.9366              |
| Monthly IDCW     | 9.9319                | 10.1036              |
| Annual IDCW      | 12.5711               | 13.1570              |
| Quarterly IDCW   | 12.5730               | 13.1831              |

### 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.



The risk of the scheme is moderate

### CRISIL Dynamic Bond A-III Index



The risk of the benchmark is moderate

## PORTFOLIO

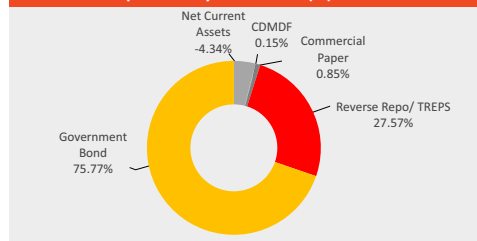
| Name of the Instrument                          | Rating     | Market Value (Rs. Lakhs) | % to NAV |
|---|------------|--------------------------|----------|
| <b>Debt Instrument</b>                          |            |                          |          |
| <b>Commercial Paper</b>                         |            |                          |          |
| ICICI Securities Limited                        | CRISIL A1+ | 99.09                    | 0.85     |
| <b>Corporate Debt Market Development Fund</b>   |            |                          |          |
| Corporate Debt Market Development Fund Class A2 |            | 17.71                    | 0.15     |
| <b>Government Bond</b>                          |            |                          |          |
| 6.33% GOI (MD 05/05/2035)                       | SOVEREIGN  | 6456.89                  | 55.21    |
| 6.9% GOI (MD 15/04/2065)                        | SOVEREIGN  | 1424.12                  | 12.18    |
| 6.68% GOI (MD 07/07/2040)                       | SOVEREIGN  | 980.42                   | 8.38     |
| <b>Reverse Repo/TREPS</b>                       |            |                          |          |
| Clearing Corporation of India Ltd               | NA         | 3224.01                  | 27.57    |
| <b>Net Current Assets</b>                       |            |                          |          |
|   | NA         | -507.49                  | -4.34    |
| <b>Total Net Assets</b>                         |            |                          |          |
|   |            |                          | 100.00   |

### Dividend History (Past 3 months)

| Record Date | Plan(s) Option(s)                  | Individuals/ HUF (IDCW) (Rs per unit) | Others (IDCW) (Rs per unit) | Cum-IDCW NAV (Rs per unit) |
|-------------|------------------------------------|---------------------------------------|-----------------------------|----------------------------|
| 27-04-2025  | Regular Plan - Monthly IDCW Option | 0.2016                                | 0.2016                      | 10.2170                    |
| 27-04-2025  | Direct Plan - Monthly IDCW Option  | 0.2138                                | 0.2138                      | 10.3566                    |
| 26-05-2025  | Regular Plan - Monthly IDCW Option | 0.0712                                | 0.0712                      | 10.0954                    |
| 26-05-2025  | Direct Plan - Monthly IDCW Option  | 0.0816                                | 0.0816                      | 10.2324                    |

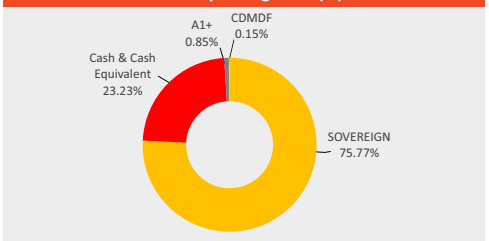
Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For complete list of IDCW, visit: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

### Portfolio Composition by Asset Class (%)



CDMDF: Corporate Debt Market Development Fund

### Portfolio Classification by Rating Class (%)



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

Data is as of October 31, 2025 unless otherwise specified. For scheme performance refer page 27-33

# Fund Performance

## October 31, 2025

### ITI Balanced Advantage Fund

### Funds Managed by the Fund Manager: Mr Rajesh Bhatia

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 4.45%            | 7.29%                 | 7.59%                            | 10,445                        | 10,729        | 10,759                   |
| Last 3 Years     | 11.58%           | 10.98%                | 13.90%                           | 13,897                        | 13,672        | 14,781                   |
| Last 5 Years     | 11.43%           | 12.32%                | 18.56%                           | 17,190                        | 17,885        | 23,449                   |
| Since Inception  | 6.82%            | 11.48%                | 15.04%                           | 14,696                        | 18,860        | 22,662                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 6.28%            | 7.29%                 | 7.59%                            | 10,628                        | 10,729        | 10,759                   |
| Last 3 Years     | 13.60%           | 10.98%                | 13.90%                           | 14,667                        | 13,672        | 14,781                   |
| Last 5 Years     | 13.61%           | 12.32%                | 18.56%                           | 18,940                        | 17,885        | 23,449                   |
| Since Inception  | 8.93%            | 11.48%                | 15.04%                           | 16,480                        | 18,860        | 22,662                   |

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. Rajesh Bhatia (Managing since 15-Sep-23) and Mr. Rohan Korde (Managing since 14-Nov-24), Mr. Laukik Bagwe (Since 01-Feb-25) and Mr. Vasav Sahgal (Since 17-Feb-25) Inception date of the scheme (31-Dec-19). Face Value per unit: Rs. 10. ITI Balanced Advantage Fund NAV as on October 31, 2025: Rs. 14.6959 (Regular Growth Option), Rs. 16.4798 (Direct Growth Option)

### 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      | 0.97%            | 4.47%                 | 7.59%                            | 10,097                        | 10,447        | 10,759                   |
| Last 3 Years     | 18.87%           | 19.02%                | 13.90%                           | 16,803                        | 16,868        | 14,781                   |
| Last 5 Years     | 19.48%           | 24.02%                | 18.56%                           | 24,369                        | 29,370        | 23,449                   |
| Since Inception  | 14.38%           | 19.24%                | 15.19%                           | 23,842                        | 31,208        | 24,967                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 2.58%            | 4.47%                 | 7.59%                            | 10,258                        | 10,447        | 10,759                   |
| Last 3 Years     | 20.94%           | 19.02%                | 13.90%                           | 17,700                        | 16,868        | 14,781                   |
| Last 5 Years     | 21.76%           | 24.02%                | 18.56%                           | 26,797                        | 29,370        | 23,449                   |
| Since Inception  | 16.63%           | 19.24%                | 15.19%                           | 27,052                        | 31,208        | 24,967                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 Multicap 50:25:25 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 08-August-2022) and Mr. Rohan Korde (Managing Since 01-December-2022) Inception date of the scheme (15-May-19). Face Value per unit: Rs. 10. ITI Multi Cap Fund NAV as on October 31, 2025: Rs. 23.8421 (Regular Growth Option), Rs. 27.0515 (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      | 1.68%            | -1.90%                | 7.59%                            | 10,168                        | 9,810         | 10,759                   |
| Last 3 Years     | 26.42%           | 23.44%                | 13.90%                           | 20,219                        | 18,821        | 14,781                   |
| Last 5 Years     | 25.46%           | 29.27%                | 18.56%                           | 31,119                        | 36,145        | 23,449                   |
| Since Inception  | 20.51%           | 24.74%                | 15.61%                           | 29,003                        | 35,306        | 22,884                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 3.19%            | -1.90%                | 7.59%                            | 10,319                        | 9,810         | 10,759                   |
| Last 3 Years     | 28.53%           | 23.44%                | 13.90%                           | 21,249                        | 18,821        | 14,781                   |
| Last 5 Years     | 27.81%           | 29.27%                | 18.56%                           | 34,157                        | 36,145        | 23,449                   |
| Since Inception  | 22.83%           | 24.74%                | 15.61%                           | 32,335                        | 35,306        | 22,884                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 01-December-2022). Inception date of the scheme (Since 17-Feb-20). Face Value per unit: Rs. 10. ITI Small Cap Fund NAV as on October 31, 2025: Rs. 29.0029 (Regular Growth Option), Rs. 32.3348 (Direct Growth Option)

### ITI Flexi Cap Fund

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 0.89%            | 5.56%                 | 7.59%                            | 10,089                        | 10,556        | 10,759                   |
| Since Inception  | 24.66%           | 19.62%                | 15.66%                           | 18,149                        | 16,234        | 14,819                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 2.54%            | 5.56%                 | 7.59%                            | 10,254                        | 10,556        | 10,759                   |
| Since Inception  | 26.87%           | 19.62%                | 15.66%                           | 19,031                        | 16,234        | 14,819                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 17-Feb-2023) and Mr. Rohan Korde (Managing since 17-Feb-2023). Inception date of the scheme (17-Feb-23). Face Value per unit: Rs. 10. ITI Flexi Cap Fund NAV as on October 31, 2025: Rs. 18.1488 (Regular Growth Option), Rs. 19.0306 (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      | 5.57%            | 5.56%                 | 7.59%                            | 10,557                        | 10,556        | 10,759                   |
| Since Inception  | 20.54%           | 18.78%                | 15.65%                           | 15,570                        | 15,037        | 14,113                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 7.46%            | 5.56%                 | 7.59%                            | 10,746                        | 10,556        | 10,759                   |
| Since Inception  | 22.81%           | 18.78%                | 15.65%                           | 16,272                        | 15,037        | 14,113                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Dhimant Shah (Managing since 19-June-2023) and Mr. Rohan Korde (Managing since 19-June-2023). Inception date of the scheme is (19-June-23). Face Value per unit: Rs. 10. ITI Focused Equity Fund NAV as on October 31, 2025: Rs. 15.5699 (Regular Growth Option), Rs. 16.2722 (Direct Growth Option)

# Fund Performance

## October 31, 2025

### ITI Mid Cap Fund

### Funds Managed by the Fund Manager: Mr Rohan Korde

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 2.41%            | 6.20%                 | 7.59%                            | 10,241                        | 10,620        | 10,759                   |
| Last 3 Years     | 22.96%           | 23.61%                | 13.90%                           | 18,601                        | 18,899        | 14,781                   |
| Since Inception  | 18.06%           | 21.78%                | 13.76%                           | 21,677                        | 25,054        | 18,233                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 4.17%            | 6.20%                 | 7.59%                            | 10,417                        | 10,620        | 10,759                   |
| Last 3 Years     | 25.21%           | 23.61%                | 13.90%                           | 19,640                        | 18,899        | 14,781                   |
| Since Inception  | 20.43%           | 21.78%                | 13.76%                           | 23,784                        | 25,054        | 18,233                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty Midcap 150 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Rohan Korde (Managing since 29-April-2022) and Mr. Dhimant Shah (Managing since 01-October-2022). Inception date of the scheme (05-Mar-2021). Face Value per unit: Rs. 10. ITI Mid Cap Fund NAV as on October 31, 2025: Rs. 21.6769 (Regular Growth Option), Rs. 23.7839 (Direct Growth Option)

### ITI Value Fund

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 0.80%            | 5.56%                 | 7.59%                            | 10,080                        | 10,556        | 10,759                   |
| Last 3 Years     | 18.15%           | 16.49%                | 13.90%                           | 16,500                        | 15,812        | 14,781                   |
| Since Inception  | 12.80%           | 14.79%                | 13.09%                           | 16,957                        | 18,306        | 17,149                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 2.64%            | 5.56%                 | 7.59%                            | 10,264                        | 10,556        | 10,759                   |
| Last 3 Years     | 20.37%           | 16.49%                | 13.90%                           | 17,451                        | 15,812        | 14,781                   |
| Since Inception  | 15.09%           | 14.79%                | 13.09%                           | 18,519                        | 18,306        | 17,149                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 500 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Rohan Korde (Managing since 14-Jun-21) and Mr. Dhimant Shah (Managing since 01-December-2022). Inception date of the scheme (14-June-2021). Face Value per unit: Rs. 10. ITI Value Fund NAV as on October 31, 2025: Rs. 16.9572 (Regular Growth Option), Rs. 18.5191 (Direct Growth Option)

### ITI Pharma and Healthcare Fund

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | -4.07%           | 2.45%                 | 7.59%                            | 9,593                         | 10,245        | 10,759                   |
| Last 3 Years     | 18.84%           | 21.25%                | 13.90%                           | 16,793                        | 17,835        | 14,781                   |
| Since Inception  | 13.06%           | 15.07%                | 10.60%                           | 16,303                        | 17,486        | 14,935                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | -2.24%           | 2.45%                 | 7.59%                            | 9,776                         | 10,245        | 10,759                   |
| Last 3 Years     | 21.18%           | 21.25%                | 13.90%                           | 17,803                        | 17,835        | 14,781                   |
| Since Inception  | 15.38%           | 15.07%                | 10.60%                           | 17,672                        | 17,486        | 14,935                   |

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. Rohan Korde (Managing since 08-Nov-21) and Mr. Dhimant Shah (Managing since 01-December-22). Inception date of the scheme is (08-Nov-2021). Face Value per unit: ITI Pharma & Healthcare Fund NAV as on October 31, 2025: Rs. 16.3029 (Regular Growth Option), Rs. 17.6717 (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      | 4.46%            | 5.56%                 | 7.59%                            | 10,446                        | 10,556        | 10,759                   |
| Last 3 Years     | 20.67%           | 16.49%                | 13.90%                           | 17,578                        | 15,812        | 14,781                   |
| Last 5 Years     | 20.24%           | 21.08%                | 18.56%                           | 25,158                        | 26,046        | 23,449                   |
| Since Inception  | 16.51%           | 17.59%                | 15.33%                           | 25,168                        | 26,609        | 23,668                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 6.37%            | 5.56%                 | 7.59%                            | 10,637                        | 10,556        | 10,759                   |
| Last 3 Years     | 22.87%           | 16.49%                | 13.90%                           | 18,561                        | 15,812        | 14,781                   |
| Last 5 Years     | 22.61%           | 21.08%                | 18.56%                           | 27,739                        | 26,046        | 23,449                   |
| Since Inception  | 18.85%           | 17.59%                | 15.33%                           | 28,386                        | 26,609        | 23,668                   |

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 October 31, 2025: Rs. 25.1677 (Regular Growth Option), Rs. 28.3856 (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      | 2.38%            | 6.47%                 | 7.59%                            | 10,238                        | 10,647        | 10,759                   |
| Since Inception  | -1.09%           | 2.10%                 | 4.05%                            | 9,876                         | 10,239        | 10,462                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 4.11%            | 6.47%                 | 7.59%                            | 10,411                        | 10,647        | 10,759                   |
| Since Inception  | 0.61%            | 2.10%                 | 4.05%                            | 10,070                        | 10,239        | 10,462                   |

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 TRI # Additional Benchmark: Nifty 50 TRI. Mr. Alok Ranjan (Managing Since 04-Nov-24) and Mr. Rohan Korde (Managing Since 11-Sept-24). 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 October 31, 2025: Rs. 9.8763 (Regular Growth Option), Rs. 10.0697 (Direct Growth Option)

# Fund Performance

## October 31, 2025

### 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      | 3.16%            | 6.48%                 | 7.59%                            | 10,316                        | 10,648        | 10,759                   |
| Last 3 Years     | 13.46%           | 14.27%                | 13.90%                           | 14,612                        | 14,925        | 14,781                   |
| Since Inception  | 12.84%           | 15.47%                | 15.16%                           | 17,979                        | 20,107        | 19,843                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 5.01%            | 6.48%                 | 7.59%                            | 10,501                        | 10,648        | 10,759                   |
| Last 3 Years     | 15.64%           | 14.27%                | 13.90%                           | 15,471                        | 14,925        | 14,781                   |
| Since Inception  | 15.17%           | 15.47%                | 15.16%                           | 19,850                        | 20,107        | 19,843                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: Nifty 100 TRI Additional Benchmark: Nifty 50 TRI. Fund Managers: Mr. Alok Ranjan (Managing Since 04-Nov-2024), Mr. Rohan Korde (Managing Since 29-April-2022). Inception date of the scheme (24-Dec-20). Face Value per unit: Rs. 10. ITI Large Cap Fund NAV as on October 31, 2025: Rs. 17.9794 (Regular Growth Option), Rs. 19.8496 (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      | 15.15%           | 14.75%                | 7.59%                            | 11,515                        | 11,475        | 10,759                   |
| Last 3 Years     | 13.55%           | 14.64%                | 13.90%                           | 14,646                        | 15,073        | 14,781                   |
| Since Inception  | 12.26%           | 12.83%                | 12.70%                           | 15,706                        | 16,018        | 15,948                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 17.28%           | 14.75%                | 7.59%                            | 11,728                        | 11,475        | 10,759                   |
| Last 3 Years     | 15.74%           | 14.64%                | 13.90%                           | 15,511                        | 15,073        | 14,781                   |
| Since Inception  | 14.52%           | 12.83%                | 12.70%                           | 16,980                        | 16,018        | 15,948                   |

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. Rohan Korde (Managing since 29-Apr-22). Inception date of the scheme (06-Dec-21). Face Value per unit: Rs. 10. ITI Banking and Financial Services Fund NAV as on October 31, 2025: Rs. 15.7059 (Regular Growth Option), Rs. 16.9798 (Direct Growth Option)

### 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      | 7.45%            | 7.66%                 | 7.66%                            | 10,745                        | 10,766        | 10,766                   |
| Last 3 Years     | 7.13%            | 7.50%                 | 8.58%                            | 12,297                        | 12,426        | 12,805                   |
| Last 5 Years     | 5.84%            | 5.96%                 | 5.20%                            | 13,285                        | 13,365        | 12,892                   |
| Since Inception  | 5.82%            | 5.95%                 | 5.26%                            | 13,289                        | 13,370        | 12,938                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 8.04%            | 7.66%                 | 7.66%                            | 10,804                        | 10,766        | 10,766                   |
| Last 3 Years     | 7.72%            | 7.50%                 | 8.58%                            | 12,503                        | 12,426        | 12,805                   |
| Last 5 Years     | 6.42%            | 5.96%                 | 5.20%                            | 13,656                        | 13,365        | 12,892                   |
| Since Inception  | 6.40%            | 5.95%                 | 5.26%                            | 13,662                        | 13,370        | 12,938                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Banking and PSU Debt A-II Index Additional Benchmark: CRISIL 10 Year Gilt Index. Fund Manager: Mr. 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 October 31, 2025: Rs. 13.2894 (Regular Growth Option), Rs. 13.6622 (Direct Growth Option)

### ITI Overnight Fund

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 7 days      | 5.23%            | 5.50%                 | 1.95%                            | 10,010                        | 10,011        | 10,004                   |
| Last 15 days     | 5.22%            | 5.48%                 | 3.34%                            | 10,021                        | 10,023        | 10,014                   |
| Last 30 days     | 5.18%            | 5.42%                 | 4.39%                            | 10,044                        | 10,046        | 10,037                   |
| Last 3 Months    | 5.14%            | 5.42%                 | 4.20%                            | 10,130                        | 10,137        | 10,106                   |
| Last 6 Months    | 5.22%            | 5.50%                 | 5.25%                            | 10,263                        | 10,277        | 10,265                   |
| Last 1 Year      | 5.71%            | 6.04%                 | 6.65%                            | 10,571                        | 10,604        | 10,665                   |
| Last 3 Years     | 6.13%            | 6.48%                 | 7.07%                            | 11,955                        | 12,073        | 12,275                   |
| Last 5 Years     | 5.07%            | 5.38%                 | 5.61%                            | 12,806                        | 12,999        | 13,138                   |
| Since Inception  | 4.82%            | 5.11%                 | 5.71%                            | 13,279                        | 13,497        | 13,973                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 7 days      | 5.33%            | 5.50%                 | 1.95%                            | 10,010                        | 10,011        | 10,004                   |
| Last 15 days     | 5.32%            | 5.48%                 | 3.34%                            | 10,022                        | 10,023        | 10,014                   |
| Last 30 days     | 5.28%            | 5.42%                 | 4.39%                            | 10,045                        | 10,046        | 10,037                   |
| Last 3 Months    | 5.25%            | 5.42%                 | 4.20%                            | 10,132                        | 10,137        | 10,106                   |
| Last 6 Months    | 5.32%            | 5.50%                 | 5.25%                            | 10,268                        | 10,277        | 10,265                   |
| Last 1 Year      | 5.81%            | 6.04%                 | 6.65%                            | 10,581                        | 10,604        | 10,665                   |
| Last 3 Years     | 6.23%            | 6.48%                 | 7.07%                            | 11,991                        | 12,073        | 12,275                   |
| Last 5 Years     | 5.17%            | 5.38%                 | 5.61%                            | 12,871                        | 12,999        | 13,138                   |
| Since Inception  | 4.93%            | 5.11%                 | 5.71%                            | 13,360                        | 13,497        | 13,973                   |

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 October 31, 2025: Rs. 1327.8747 (Regular Growth Option), Rs. 1336.0118 (Direct Growth Option)

### ITI Ultra Short Duration 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      | 5.47%            | 5.68%                 | 1.95%                            | 10,010                        | 10,011        | 10,004                   |
| Last 15 days     | 5.20%            | 5.70%                 | 3.34%                            | 10,021                        | 10,023        | 10,014                   |
| Last 30 days     | 5.47%            | 5.78%                 | 4.39%                            | 10,046                        | 10,049        | 10,037                   |
| Last 3 Months    | 5.23%            | 5.79%                 | 4.20%                            | 10,132                        | 10,146        | 10,106                   |
| Last 6 Months    | 5.74%            | 6.30%                 | 5.25%                            | 10,289                        | 10,318        | 10,265                   |
| Last 1 Year      | 6.39%            | 7.08%                 | 6.65%                            | 10,639                        | 10,708        | 10,665                   |
| Last 3 Years     | 6.39%            | 7.40%                 | 7.07%                            | 12,044                        | 12,390        | 12,275                   |
| Since Inception  | 5.27%            | 6.32%                 | 5.83%                            | 12,593                        | 13,167        | 12,901                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 7 days      | 6.26%            | 5.68%                 | 1.95%                            | 10,012                        | 10,011        | 10,004                   |
| Last 15 days     | 5.98%            | 5.70%                 | 3.34%                            | 10,025                        | 10,023        | 10,014                   |
| Last 30 days     | 6.26%            | 5.78%                 | 4.39%                            | 10,053                        | 10,049        | 10,037                   |
| Last 3 Months    | 6.02%            | 5.79%                 | 4.20%                            | 10,152                        | 10,146        | 10,106                   |
| Last 6 Months    | 6.45%            | 6.30%                 | 5.25%                            | 10,325                        | 10,318        | 10,265                   |
| Last 1 Year      | 7.17%            | 7.08%                 | 6.65%                            | 10,717                        | 10,708        | 10,665                   |
| Last 3 Years     | 7.26%            | 7.40%                 | 7.07%                            | 12,341                        | 12,390        | 12,275                   |
| Since Inception  | 6.14%            | 6.32%                 | 5.83%                            | 13,069                        | 13,167        | 12,901                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Ultra Short Duration Debt A-I Index Additional Benchmark: CRISIL 1 Year T-Bill Index. Fund Manager: Mr. 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 October 31, 2025: Rs. 1259.3256 (Regular Growth Option), Rs. 1306.8553 (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      | 5.29%            | 5.65%                 | 1.95%                            | 10,010                        | 10,011        | 10,004                   |
| Last 15 days     | 5.40%            | 5.67%                 | 3.34%                            | 10,022                        | 10,023        | 10,014                   |
| Last 30 days     | 5.48%            | 5.62%                 | 4.39%                            | 10,047                        | 10,048        | 10,037                   |
| Last 3 Months    | 5.53%            | 5.65%                 | 4.20%                            | 10,139                        | 10,143        | 10,106                   |
| Last 6 Months    | 5.94%            | 5.91%                 | 5.25%                            | 10,299                        | 10,298        | 10,265                   |
| Last 1 Year      | 6.55%            | 6.60%                 | 6.65%                            | 10,655                        | 10,660        | 10,665                   |
| Last 3 Years     | 6.67%            | 6.98%                 | 7.07%                            | 12,140                        | 12,246        | 12,275                   |
| Last 5 Years     | 5.41%            | 5.76%                 | 5.61%                            | 13,013                        | 13,231        | 13,138                   |
| Since Inception  | 5.13%            | 5.64%                 | 5.88%                            | 13,862                        | 14,304        | 14,523                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 7 days      | 5.45%            | 5.65%                 | 1.95%                            | 10,010                        | 10,011        | 10,004                   |
| Last 15 days     | 5.56%            | 5.67%                 | 3.34%                            | 10,023                        | 10,023        | 10,014                   |
| Last 30 days     | 5.64%            | 5.62%                 | 4.39%                            | 10,048                        | 10,048        | 10,037                   |
| Last 3 Months    | 5.69%            | 5.65%                 | 4.20%                            | 10,144                        | 10,143        | 10,106                   |
| Last 6 Months    | 6.11%            | 5.91%                 | 5.25%                            | 10,308                        | 10,298        | 10,265                   |
| Last 1 Year      | 6.72%            | 6.60%                 | 6.65%                            | 10,672                        | 10,660        | 10,665                   |
| Last 3 Years     | 6.84%            | 6.98%                 | 7.07%                            | 12,198                        | 12,246        | 12,275                   |
| Last 5 Years     | 5.56%            | 5.76%                 | 5.61%                            | 13,109                        | 13,231        | 13,138                   |
| Since Inception  | 5.28%            | 5.64%                 | 5.88%                            | 13,988                        | 14,304        | 14,523                   |

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 October 31, 2025: Rs. 1386.2435 (Regular Growth Option), Rs. 1398.8048 (Direct Growth Option)

### ITI Dynamic Bond Fund

| Period           | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Value of Investment of 10,000 |               |                          |
|------------------|------------------|-----------------------|----------------------------------|-------------------------------|---------------|--------------------------|
|                  |                  |                       |                                  | Fund (₹)                      | Benchmark (₹) | Additional Benchmark (₹) |
| Regular - Growth |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 4.89%            | 7.18%                 | 7.66%                            | 10,489                        | 10,718        | 10,766                   |
| Last 3 Years     | 6.35%            | 8.03%                 | 8.58%                            | 12,032                        | 12,609        | 12,805                   |
| Since Inception  | 5.46%            | 6.22%                 | 5.69%                            | 12,571                        | 12,963        | 12,688                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 6.00%            | 7.18%                 | 7.66%                            | 10,600                        | 10,718        | 10,766                   |
| Last 3 Years     | 7.47%            | 8.03%                 | 8.58%                            | 12,416                        | 12,609        | 12,805                   |
| Since Inception  | 6.59%            | 6.22%                 | 5.69%                            | 13,157                        | 12,963        | 12,688                   |

Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: CRISIL Dynamic Bond A-III Index Additional Benchmark: CRISIL 10 Year Gilt Index. Fund Manager: Mr. 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 October 31, 2025: Rs. 12.5706 (Regular Growth Option), Rs. 13.1571 (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      | 6.63%            | 7.74%                 | 6.65%                            | 10,663                        | 10,774        | 10,665                   |
| Last 3 Years     | 6.55%            | 7.56%                 | 7.07%                            | 12,098                        | 12,448        | 12,275                   |
| Last 5 Years     | 4.82%            | 6.07%                 | 5.61%                            | 12,655                        | 13,429        | 13,139                   |
| Since Inception  | 4.62%            | 5.50%                 | 5.76%                            | 13,203                        | 13,895        | 14,113                   |
| Direct - Growth  |                  |                       |                                  |                               |               |                          |
| Last 1 Year      | 7.40%            | 7.74%                 | 6.65%                            | 10,740                        | 10,774        | 10,665                   |
| Last 3 Years     | 7.33%            | 7.56%                 | 7.07%                            | 12,367                        | 12,448        | 12,275                   |
| Last 5 Years     | 5.60%            | 6.07%                 | 5.61%                            | 13,135                        | 13,429        | 13,139                   |
| Since Inception  | 5.41%            | 5.50%                 | 5.76%                            | 13,822                        | 13,895        | 14,113                   |

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. Rohan Korde (Managing Since 15-Nov-24) 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 NAV as on October 31, 2025: Rs. 13.2032 (Regular Growth Option), Rs. 13.8220 (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 31<sup>st</sup> October 2025. Returns 1 year and above are Compounded Annualised, below 1 year returns for are Simple Annualised. Load is not taken into consideration for computation of performance. Different plans shall have a different expense structure. The expenses of the Direct Plan under the Scheme will be lower to the extent of the distribution expenses / commission charged to the Other than Direct Plan. The performance data of the scheme(s) managed by the respective Fund manager which has/have not completed 6 months is not provided. \*Mr. Rajesh Bhatia is the Fund Manager for overseas investments (Since 08<sup>th</sup> June 2024) of ITI Multi Cap Fund, ITI Large Cap Fund, ITI Mid Cap Fund, ITI Small Cap Fund, ITI Pharma and Healthcare Fund, ITI Banking and Financial Services Fund, ITI Value Fund, ITI Balanced Advantage Fund, ITI Flexi Cap Fund & ITI Focused Equity Fund. There is no overseas investment at this point of time.

# (SIP) Returns

## October 31, 2025

### ITI Multi Cap Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 11.47%           | 13.88%                | 14.55%                           | 1,27,287       | 1,28,785            | 1,29,199                       |
| Last 3 Years     | 3,60,000        | 15.69%           | 16.97%                | 13.57%                           | 4,54,165       | 4,62,552            | 4,40,594                       |
| Last 5 Years     | 6,00,000        | 15.90%           | 17.93%                | 13.89%                           | 8,92,938       | 9,38,371            | 8,49,868                       |
| Since Inception  | 7,80,000        | 16.13%           | 20.24%                | 15.59%                           | 13,26,961      | 15,17,755           | 13,03,475                      |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 13.15%           | 13.88%                | 14.55%                           | 1,28,329       | 1,28,785            | 1,29,199                       |
| Last 3 Years     | 3,60,000        | 17.67%           | 16.97%                | 13.57%                           | 4,67,130       | 4,62,552            | 4,40,594                       |
| Last 5 Years     | 6,00,000        | 18.00%           | 17.93%                | 13.89%                           | 9,40,060       | 9,38,371            | 8,49,868                       |
| Since Inception  | 7,80,000        | 18.32%           | 20.24%                | 15.59%                           | 14,25,307      | 15,17,755           | 13,03,475                      |

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).

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

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 16.31%           | 14.13%                | 14.55%                           | 1,30,290       | 1,28,939            | 1,29,199                       |
| Last 3 Years     | 3,60,000        | 18.66%           | 15.49%                | 13.57%                           | 4,73,718       | 4,52,920            | 4,40,594                       |
| Last 5 Years     | 6,00,000        | 17.64%           | 15.95%                | 13.89%                           | 9,31,796       | 8,94,100            | 8,49,868                       |
| Since Inception  | 7,30,000        | 18.29%           | 17.88%                | 15.66%                           | 12,78,961      | 12,63,083           | 11,80,644                      |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 18.44%           | 14.13%                | 14.55%                           | 1,31,599       | 1,28,939            | 1,29,199                       |
| Last 3 Years     | 3,60,000        | 20.89%           | 15.49%                | 13.57%                           | 4,88,711       | 4,52,920            | 4,40,594                       |
| Last 5 Years     | 6,00,000        | 19.86%           | 15.95%                | 13.89%                           | 9,83,626       | 8,94,100            | 8,49,868                       |
| Since Inception  | 7,30,000        | 20.58%           | 17.88%                | 15.66%                           | 13,71,194      | 12,63,083           | 11,80,644                      |

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

### ITI Small Cap Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 12.40%           | 10.88%                | 14.55%                           | 1,27,868       | 1,26,915            | 1,29,199                       |
| Last 3 Years     | 3,60,000        | 22.04%           | 18.69%                | 13.57%                           | 4,96,579       | 4,73,893            | 4,40,594                       |
| Last 5 Years     | 6,00,000        | 21.26%           | 20.90%                | 13.89%                           | 10,17,618      | 10,08,756           | 8,49,868                       |
| Since Inception  | 6,90,000        | 22.90%           | 24.58%                | 15.73%                           | 13,33,580      | 13,98,245           | 10,87,590                      |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 14.07%           | 10.88%                | 14.55%                           | 1,28,904       | 1,26,915            | 1,29,199                       |
| Last 3 Years     | 3,60,000        | 24.10%           | 18.69%                | 13.57%                           | 5,10,854       | 4,73,893            | 4,40,594                       |
| Last 5 Years     | 6,00,000        | 23.39%           | 20.90%                | 13.89%                           | 10,71,344      | 10,08,756           | 8,49,868                       |
| Since Inception  | 6,90,000        | 25.16%           | 24.58%                | 15.73%                           | 14,21,360      | 13,98,245           | 10,87,590                      |

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

### ITI Balanced Advantage Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 8.27%            | 10.08%                | 14.55%                           | 1,25,275       | 1,26,414            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 10.38%           | 10.57%                | 13.57%                           | 4,20,649       | 4,21,828            | 4,40,594                       |
| Last 5 Year      | 6,00,000        | 10.01%           | 10.45%                | 13.91%                           | 7,71,907       | 7,80,396            | 8,50,263                       |
| Since Inception  | 7,10,000        | 9.92%            | 11.24%                | 15.69%                           | 9,55,036       | 9,93,398            | 11,33,472                      |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 10.16%           | 10.08%                | 14.55%                           | 1,26,464       | 1,26,414            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 12.37%           | 10.57%                | 13.57%                           | 4,33,031       | 4,21,828            | 4,40,594                       |
| Last 5 Year      | 6,00,000        | 12.07%           | 10.45%                | 13.91%                           | 8,12,421       | 7,80,396            | 8,50,263                       |
| Since Inception  | 7,10,000        | 12.00%           | 11.24%                | 15.69%                           | 10,16,099      | 9,93,398            | 11,33,472                      |

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

# (SIP) Returns

## October 31, 2025

### ITI Arbitrage Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 6.32%            | 7.14%                 | 6.02%                            | 1,24,043       | 1,24,565            | 1,23,856                       |
| Last 3 Year      | 3,60,000        | 6.77%            | 7.48%                 | 6.92%                            | 3,98,832       | 4,03,106            | 3,99,738                       |
| Last 5 Year      | 6,00,000        | 5.89%            | 6.89%                 | 6.38%                            | 6,96,210       | 7,13,932            | 7,04,923                       |
| Since Inception  | 7,40,000        | 5.43%            | 6.43%                 | 6.10%                            | 8,76,909       | 9,04,680            | 8,95,452                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 7.08%            | 7.14%                 | 6.02%                            | 1,24,527       | 1,24,565            | 1,23,856                       |
| Last 3 Year      | 3,60,000        | 7.54%            | 7.48%                 | 6.92%                            | 4,03,471       | 4,03,106            | 3,99,738                       |
| Last 5 Year      | 6,00,000        | 6.66%            | 6.89%                 | 6.38%                            | 7,09,918       | 7,13,932            | 7,04,923                       |
| Since Inception  | 7,40,000        | 6.21%            | 6.43%                 | 6.10%                            | 8,98,349       | 9,04,680            | 8,95,452                       |

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

### ITI Large Cap Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 10.40%           | 14.20%                | 14.55%                           | 1,26,614       | 1,28,982            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 11.96%           | 14.16%                | 13.57%                           | 4,30,470       | 4,44,393            | 4,40,594                       |
| Since Inception  | 5,90,000        | 12.03%           | 14.00%                | 13.64%                           | 7,93,753       | 8,32,757            | 8,25,499                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 12.36%           | 14.20%                | 14.55%                           | 1,27,840       | 1,28,982            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 14.11%           | 14.16%                | 13.57%                           | 4,44,041       | 4,44,393            | 4,40,594                       |
| Since Inception  | 5,90,000        | 14.24%           | 14.00%                | 13.64%                           | 8,37,497       | 8,32,757            | 8,25,499                       |

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

### ITI Mid Cap Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 13.44%           | 15.92%                | 14.55%                           | 1,28,515       | 1,30,050            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 20.04%           | 20.47%                | 13.57%                           | 4,82,957       | 4,85,832            | 4,40,594                       |
| Since Inception  | 5,60,000        | 19.47%           | 21.04%                | 13.47%                           | 8,79,114       | 9,10,597            | 7,66,877                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 15.29%           | 15.92%                | 14.55%                           | 1,29,658       | 1,30,050            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 22.24%           | 20.47%                | 13.57%                           | 4,97,914       | 4,85,832            | 4,40,594                       |
| Since Inception  | 5,60,000        | 21.72%           | 21.04%                | 13.47%                           | 9,24,770       | 9,10,597            | 7,66,877                       |

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

### ITI Value Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 11.65%           | 14.13%                | 14.55%                           | 1,27,398       | 1,28,939            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 14.37%           | 15.49%                | 13.57%                           | 4,45,696       | 4,52,920            | 4,40,594                       |
| Since Inception  | 5,30,000        | 15.29%           | 15.28%                | 13.35%                           | 7,41,842       | 7,41,717            | 7,11,454                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 13.65%           | 14.13%                | 14.55%                           | 1,28,642       | 1,28,939            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 16.57%           | 15.49%                | 13.57%                           | 4,59,894       | 4,52,920            | 4,40,594                       |
| Since Inception  | 5,30,000        | 17.54%           | 15.28%                | 13.35%                           | 7,78,493       | 7,41,717            | 7,11,454                       |

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

#### Disclaimer - Fund SIP Performance

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

# (SIP) Returns

## October 31, 2025

### ITI Banking and Financial Services Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 22.01%           | 18.19%                | 14.55%                           | 1,33,779       | 1,31,448            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 14.93%           | 16.26%                | 13.57%                           | 4,49,283       | 4,57,911            | 4,40,594                       |
| Since Inception  | 4,70,000        | 14.69%           | 15.72%                | 13.70%                           | 6,25,551       | 6,37,912            | 6,13,940                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 24.24%           | 18.19%                | 14.55%                           | 1,35,134       | 1,31,448            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 17.08%           | 16.26%                | 13.57%                           | 4,63,265       | 4,57,911            | 4,40,594                       |
| Since Inception  | 4,70,000        | 16.89%           | 15.72%                | 13.70%                           | 6,52,069       | 6,37,912            | 6,13,940                       |

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

### ITI Pharma and Healthcare Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 2.05%            | 8.87%                 | 14.55%                           | 1,21,318       | 1,25,657            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 17.52%           | 20.88%                | 13.57%                           | 4,66,166       | 4,88,630            | 4,40,594                       |
| Since Inception  | 4,80,000        | 17.17%           | 19.74%                | 13.54%                           | 6,74,290       | 7,08,328            | 6,28,639                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 3.98%            | 8.87%                 | 14.55%                           | 1,22,555       | 1,25,657            | 1,29,199                       |
| Last 3 Year      | 3,60,000        | 19.88%           | 20.88%                | 13.57%                           | 4,81,884       | 4,88,630            | 4,40,594                       |
| Since Inception  | 4,80,000        | 19.50%           | 19.74%                | 13.54%                           | 7,05,140       | 7,08,328            | 6,28,639                       |

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

### ITI Flexi Cap Fund (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 12.20%           | 14.13%                | 14.55%                           | 1,27,742       | 1,28,939            | 1,29,199                       |
| Since Inception  | 3,30,000        | 17.00%           | 15.29%                | 13.53%                           | 4,15,216       | 4,06,103            | 3,96,863                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 13.94%           | 14.13%                | 14.55%                           | 1,28,822       | 1,28,939            | 1,29,199                       |
| Since Inception  | 3,30,000        | 19.05%           | 15.29%                | 13.53%                           | 4,26,294       | 4,06,103            | 3,96,863                       |

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

### ITI Focused Fund (formerly known as ITI Focused Equity Fund) (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 15.05%           | 14.13%                | 14.55%                           | 1,29,511       | 1,28,939            | 1,29,199                       |
| Since Inception  | 2,90,000        | 15.60%           | 13.34%                | 12.41%                           | 3,49,188       | 3,40,289            | 3,36,650                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 17.13%           | 14.13%                | 14.55%                           | 1,30,797       | 1,28,939            | 1,29,199                       |
| Since Inception  | 2,90,000        | 17.77%           | 13.34%                | 12.41%                           | 3,57,882       | 3,40,289            | 3,36,650                       |

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 (SIP) Returns

| Period           | Amount Invested | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund Value (₹) | Benchmark Value (₹) | Additional Benchmark Value (₹) |
|------------------|-----------------|------------------|-----------------------|----------------------------------|----------------|---------------------|--------------------------------|
| Regular - Growth |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 10.99%           | 15.12%                | 14.55%                           | 1,26,986       | 1,29,555            | 1,29,199                       |
| Since Inception  | 1,40,000        | 8.76%            | 11.33%                | 11.38%                           | 1,47,540       | 1,49,728            | 1,49,767                       |
| Direct - Growth  |                 |                  |                       |                                  |                |                     |                                |
| Last 1 Year      | 1,20,000        | 12.79%           | 15.12%                | 14.55%                           | 1,28,108       | 1,29,555            | 1,29,199                       |
| Since Inception  | 1,40,000        | 10.10%           | 11.33%                | 11.38%                           | 1,48,683       | 1,49,728            | 1,49,767                       |

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).

For details of other Schemes managed by Fund Manager please refer to page no. 27 to 33.

For Fund SIP Performance Disclaimer - kindly refer to the page above.

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

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

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

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

## ITI Multi Cap Fund

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

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

## ITI Balanced Advantage Fund

| Record Date | Plan(s) Option(s)          | Individuals/ HUF (IDCW)<br>(₹ per unit) | Others (IDCW)<br>(₹ per unit) | Cum-IDCW NAV<br>(₹ per unit) |
|-------------|----------------------------|---|-------------------------------|------------------------------|
| 26-08-2025  | Regular Plan - IDCW Option | 0.02                                    | 0.02                          | 12.39                        |
| 26-08-2025  | Direct Plan - IDCW Option  | 0.02                                    | 0.02                          | 14.04                        |
| 12-09-2025  | Regular Plan - IDCW Option | 0.06                                    | 0.06                          | 12.71                        |
| 12-09-2025  | Direct Plan - IDCW Option  | 0.06                                    | 0.06                          | 14.41                        |
| 14-10-2025  | Regular Plan - IDCW Option | 0.06                                    | 0.06                          | 12.65                        |
| 14-10-2025  | Direct Plan - IDCW Option  | 0.06                                    | 0.06                          | 14.38                        |

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

## ITI Small Cap Fund

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

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

## ITI Mid Cap Fund

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

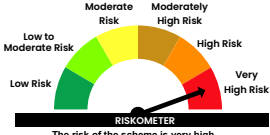
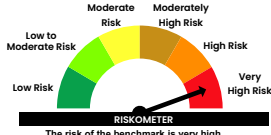
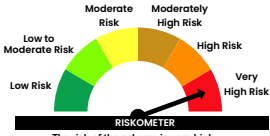
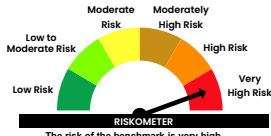
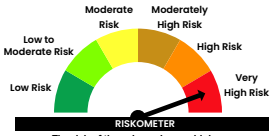
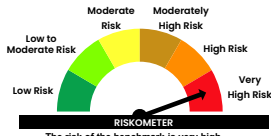
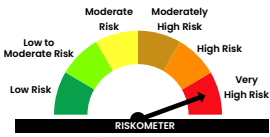
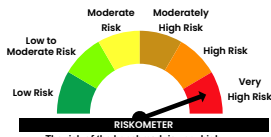
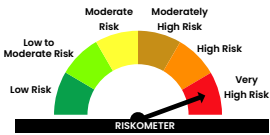
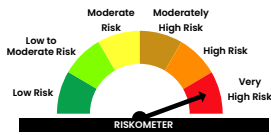
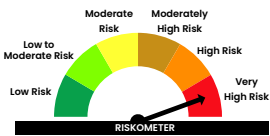
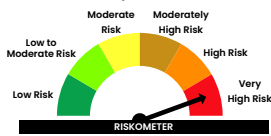
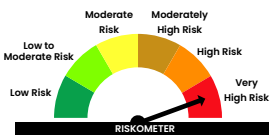
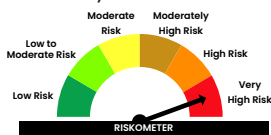
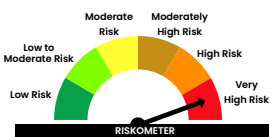
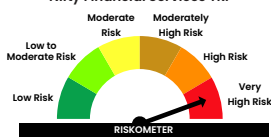
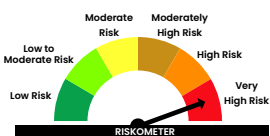

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

# Riskometer of the Scheme and the Primary Benchmark

October 31, 2025

| Scheme Name  | This Product is Suitable for Investors Who Are Seeking <sup>^</sup>   | Riskometer of the Scheme  | Riskometer of the Primary Benchmark   |
|--|---|---|---|
| <b>ITI ELSS Tax Saver Fund</b><br><i>(formerly known as ITI Long Term Equity Fund)</i> | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in equity and equity related securities</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  |  <p>The risk of the scheme is very high</p>   | <b>Nifty 500 TRI</b><br> <p>The risk of the benchmark is very high</p>                   |
| <b>ITI Multi Cap Fund</b>  | <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity-related securities of companies across various market capitalization</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   |  <p>The risk of the scheme is very high</p>   | <b>Nifty 500 Multicap 50:25:25 TRI</b><br> <p>The risk of the benchmark is very high</p> |
| <b>ITI Large Cap Fund</b>  | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in equity and equity related instruments of large cap companies</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  |  <p>The risk of the scheme is very high</p>   | <b>Nifty 100 TRI</b><br> <p>The risk of the benchmark is very high</p>                   |
| <b>ITI Mid Cap Fund</b>  | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of mid cap companies</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.        |  <p>The risk of the scheme is very high</p>  | <b>Nifty Midcap 150 TRI</b><br> <p>The risk of the benchmark is very high</p>           |
| <b>ITI Small Cap Fund</b>  | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investment in a diversified portfolio predominantly consisting of equity and equity related instruments of small cap companies</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.      |  <p>The risk of the scheme is very high</p> | <b>Nifty Smallcap 250 TRI</b><br> <p>The risk of the benchmark is very high</p>        |
| <b>ITI Value Fund</b>  | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments in portfolio predominantly consisting of equity and equity related instruments by following a value investment strategy</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them. |  <p>The risk of the scheme is very high</p> | <b>Nifty 500 TRI</b><br> <p>The risk of the benchmark is very high</p>                 |
| <b>ITI Pharma and Healthcare Fund</b>  | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments in equity and equity related securities of companies engaged in Pharma and Healthcare.</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.                                  |  <p>The risk of the scheme is very high</p> | <b>Nifty Healthcare TRI</b><br> <p>The risk of the benchmark is very high</p>          |
| <b>ITI Banking and Financial Services Fund</b>   | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments in equity and equity related securities of companies engaged in banking and financial services</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.                          |  <p>The risk of the scheme is very high</p> | <b>Nifty Financial Services TRI</b><br> <p>The risk of the benchmark is very high</p>  |
| <b>ITI Flexi Cap Fund</b>  | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments in a diversified portfolio consisting of equity and equity related instruments across market capitalization</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.             |  <p>The risk of the scheme is very high</p> | <b>Nifty 500 TRI</b><br> <p>The risk of the benchmark is very high</p>                 |

| Scheme Name                   | This Product is Suitable for Investors Who Are Seeking <sup>^</sup>  | Riskometer of the Scheme                         | Riskometer of the Primary Benchmark  | Potential Risk Class Matrix of Fixed Income fund (PRC)   |                      |  |  |  |                         |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |      |  |  |                             |       |  |  |
|-------------------------------|--|--|--|--|----------------------|--|--|--|-------------------------|--------------------------|--------------------|---------------------------|----------------------|--|--|--|--------------------------|-----|--|--|---------------------|------|--|--|-----------------------------|-------|--|--|
| ITI Liquid Fund               | <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in money market and debt instruments.</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   | <p>The risk of the scheme is low to moderate</p> | <b>CRISIL Liquid Debt A-I Index</b><br><p>The risk of the benchmark is low to moderate</p>               | <table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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 Duration Fund | <ul style="list-style-type: none"> <li>Regular income over short term</li> <li>Investments in debt and money market instruments, such that the Macaulay duration of the portfolio is between 3 months - 6 months.</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  | <p>The risk of the scheme is low to moderate</p> | <b>CRISIL Ultra Short Duration Debt A-I Index</b><br><p>The risk of the benchmark is low to moderate</p> | <table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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   | <ul style="list-style-type: none"> <li>Regular income over short to medium term</li> <li>Investments in debt and money market instruments, consisting predominantly of securities issued by Banks, Public Sector undertakings, Public Financial Institutions &amp; Municipal Bonds</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | <p>The risk of the scheme is Moderate</p>        | <b>CRISIL Banking and PSU Debt A-II Index</b><br><p>The risk of the benchmark is low to moderate</p>     | <table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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 Bond Fund         | <ul style="list-style-type: none"> <li>Regular income over short to medium term</li> <li>Investment in Debt and Money Market Securities with flexible maturity profile of securities depending on the prevailing market condition.</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   | <p>The risk of the scheme is moderate</p>        | <b>CRISIL Dynamic Bond A-III Index</b><br><p>The risk of the benchmark is moderate</p>                   | <table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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            | <ul style="list-style-type: none"> <li>Regular income with low risk and high level of liquidity</li> <li>Investment in money market and debt instruments with overnight maturity</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   | <p>The risk of the scheme is low</p>             | <b>CRISIL Liquid Overnight index</b><br><p>The risk of the benchmark is low</p>                          | <table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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)   |  |  |  |  |                      |  |  |  |                         |                          |                    |                           |                      |  |  |  |                          |     |  |  |                     |      |  |  |                             |       |  |  |

| Scheme Name  | This Product is Suitable for Investors Who Are Seeking <sup>^</sup>   | Riskometer of the Scheme                   | Riskometer of the Primary Benchmark   |
|--|---|--|---|
| ITI Balanced Advantage Fund                                      | <ul style="list-style-type: none"> <li>Capital appreciation while generating income over medium to long term</li> <li>Dynamic Asset allocation between equity, equity related Instruments and fixed income instruments so as to provide with long term capital appreciation</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   | <p>The risk of the scheme is Very High</p> | <b>Nifty 50 Hybrid Composite Debt 50:50 Index</b><br><p>The risk of the benchmark is high</p> |
| ITI Arbitrage Fund   | <ul style="list-style-type: none"> <li>To generate income by predominantly investing in arbitrage opportunities</li> <li>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</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them. | <p>The risk of the scheme is low</p>       | <b>Nifty 50 Arbitrage Index</b><br><p>The risk of the benchmark is low</p>                    |
| ITI Focused Fund<br>(*formerly known as ITI Focused Equity Fund) | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments in a concentrated portfolio of equity &amp; equity related instruments of up to 30 companies</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.  | <p>The risk of the scheme is very high</p> | <b>Nifty 500 TRI</b><br><p>The risk of the benchmark is very high</p>                         |
| ITI Large & Mid Cap Fund   | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments in equity and equity related instruments of large cap and mid cap companies</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   | <p>The risk of the scheme is very high</p> | <b>NIFTY LARGE - MIDCAP 250 Index TRI</b><br><p>The risk of the benchmark is very high</p>    |
| ITI Bharat Consumption Fund                                      | <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand</li> </ul> <sup>^</sup> Investors should consult their financial advisers if in doubt about whether the product is suitable for them.   | <p>The risk of the scheme is very high</p> | <b>NIFTY Nifty India Consumption TRI</b><br><p>The risk of the benchmark is very high</p>     |

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

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

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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.
- **Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio is closely tracking benchmark index and higher tracking error indicates higher deviation of portfolio returns from benchmark index returns.
- **Risk Free Return:** The theoretical rate of return of an investment with safest (zero risk) investment in a country.
- **IDCW - IDCW** stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).
- **Portfolio Yield (Yield To Maturity):** Weighted average yield of the securities in a scheme portfolio.
- **Total Expense Ratio (TER):** Total expenses charged to scheme for the month expressed as a percentage to average monthly net assets.

## How to read factsheet

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



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Investments in Specialised Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk, and market volatility. Please read all investment strategy related documents carefully before making the investment decision.