

DEFINITIONS

In this ISID, except where the context otherwise requires, the following capitalized words and expressions shall have the following meaning:

Act	The Income-tax Act, 1961
Accredited Investor	<p>means any person who is granted a certificate of accreditation by an accreditation agency who,</p> <p>(i) in case of an individual, Hindu Undivided Family, family trust or sole proprietorship has:</p> <p>a) annual income of at least two crore rupees; or</p> <p>b) net worth of at least seven crore fifty lakh rupees, out of which not less than three crores seventy-five lakh rupees is in the form of financial assets; or</p> <p>c) annual income of at least one crore rupees and minimum net worth of five crore rupees, out of which not less than two crore fifty lakh rupees is in the form of financial assets.</p> <p>(ii) in case of a body corporate, has net worth of at least fifty crore rupees;</p> <p>(iii) in case of a trust other than family trust, has net worth of at least fifty crore rupees;</p> <p>(iv) in case of a partnership firm set up under the Indian Partnership Act, 1932, each partner independently meets the eligibility criteria for accreditation:</p> <p>Provided that the Central Government and the State Governments, developmental agencies set up under the aegis of the Central Government or the State Governments, funds set up by the Central Government or the State Governments, qualified institutional buyers as defined under the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, Category I foreign portfolio investors, sovereign wealth funds and multilateral agencies and any other entity as may be specified by the Board from time to time, shall deemed to be an accredited investor and may not be required to obtain a certificate of accreditation</p>
ADR	American Depositary Receipt
AMFI	Association of Mutual Funds in India
AOP	Association of Persons.
Application Form	A form to be used by an investor to open a folio and Purchase Units in the Investment Strategy. Any modifications to the Application Form will be made by way of an addendum issued by the AMC, which will be attached thereto. On issuance of such addendum, the Application Form will be deemed to be updated by the addendum.
Applicable NAV	The NAV applicable for purchase or redemption or switching of Units based on the time of the Business Day on which the application is accepted, subject to the provisions of 'realisation of funds' and 'cut off timings' as described in this Investment Strategy Information Document.
ARN	AMFI Registration Number.
Asset Management Company / AMC	ITI Asset Management Limited, the asset management company set up under the Companies Act, 2013 and authorized by SEBI to act as the asset management company to the Schemes of ITI Mutual Fund.
Assessee	A Unit Holder who is (i) an individual; or (ii) a Hindu undivided family; or (iii) an association of persons or a body of individuals consisting, in either case, only of husband and wife governed by the system of community of property in force in the State of Goa and Union Territories of Dadra and Nagar Haveli and Daman and Diu by whom, or on whose behalf, investment is made, and as defined under the ELSS.
Board	Board of Directors
BoI	Body of Individuals

BSE Limited or BSE	BSE Limited, a Stock Exchange recognized by the Securities and Exchange Board of India
Business Day	A day other than (i) Saturday or Sunday and / or (ii) a day on which any of the principal stock exchanges on which the Investments are traded is closed, and / or (iii) a day on which the Reserve Bank of India or banks in Mumbai, India are closed for business, and / or (iv) a day on which the AMC's offices in Mumbai, India are closed for business, and / or (v) a book closure period as may be announced by the Trustee / AMC and / or (vi) a day on which normal business cannot be transacted due to force majeure events including storms, floods, Bandhs, strikes or such other events as the AMC may determine from time to time. The AMC, with the approval of the Trustee of the Scheme, reserves the right to change the definition of Business Day, in accordance with applicable regulations. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.
CAS	Consolidated Account Statement contain details relating to all Purchases, redemptions, switches, Payout of Income Distribution cum capital withdrawal option, Reinvestment of Income Distribution cum capital withdrawal option, SIPs, SWPs and STPs ("Transactions") carried out by the investor across all Investment Strategies of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.
CDSL	Central Depository Services (India) Limited.
Clearing Member or CM	Clearing Members are members of the Clearing Houses / Clearing Corporations who facilitate settlement of trades done on Stock Exchanges.
Consolidated Account Statement	Consolidated Account Statement (CAS) is a single/combined account statement which shows the details of financial transactions made by an investor during a month across all Mutual Funds and also other securities held in dematerialized (Demat) mode. CAS is issued for those folios / accounts wherein a financial transaction has been made during a month and wherein unit holders are identical, identified by Income Tax Permanent Account (PAN). CAS is generated on a monthly basis in respect of the PANs common to the RTAs and the Depositories.
Custodian	Deutsche Bank AG, registered under the SEBI (Custodian of Securities) Regulations, 1996, or any other custodian who is approved by the Trustee
Cut-off time	A time prescribed in this ISID up to which an investor can submit a Purchase request along with a local cheque or a demand draft payable at the place where the application is received / Redemption, to be entitled to the Applicable NAV for that Business Day.
Debt securities	Debt and debt related instruments
Demand Draft	Payment instrument issued by a bank against a customer's request based on the deduction of required amount or deposit of the same by customer.
Depository / Depositories	As defined in the Depositories Act, 1996 (22 of 1996).
Depository Participant	A person registered as such under sub-section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
Derivative	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
Designated Collection Centre(s)	AMC's offices, ISCs and branches of Collection Bank(s) designated by the AMC where the applications shall be received. The names and addresses of the Designated Collection Centres are mentioned at the end of this ISID
Direct Plan	A Plan for investors who wish to invest directly without routing the investment through any distributor. This Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid/ charged under the Direct Plan
Distributors	An entity engaged in sale and/or distribution of Mutual Fund products, shall also be eligible to offer products under the SIF, subject to such entity having

	passed National Institute of Securities Markets (‘NISM’) Series-XIII: Common Derivatives Certification Examination
Dividend Distribution”/“IDC W”(Income Distribution cum Capital Withdrawal)	Income distributed on Investment Strategy Units from the distributable surplus, which may include a portion of the investor's capital, i.e. part of Sale Price (viz. price paid by the investor for purchase of Units)representing retained realized gains (equalisation reserve) in the Investment Strategy books}.
ECS	Electronic Clearing System.
EFT	Electronic Fund Transfer
Entry Load	A Load charged to an investor on Purchase of Units based on the amount of investment or per any other criteria decided by the AMC. As per the current SEBI Regulations, the AMC is prohibited from charging an Entry Load.
Equity Related Instruments	"Equity Related Instruments" includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives (where the strategy permits) and any other like instrument as may be specified by SEBI from time to time.
ETFs	Exchange Traded Funds.
Exchange or Stock Exchange or Market	National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) and such other recognized stock exchange(s) where the Units of the Strategy are listed
Exit Load	A Load charged to the Unit Holder on exiting (by way of Redemption [or Switch-out) based on period of holding, amount of investment, or any other criteria decided by the AMC.
FATCA	Foreign Account Tax Compliance Act.
FATF	Financial Action Task Force.
FCNR account	Foreign Currency Non Resident account is a non-Rupee (foreign exchange) bank account of non-resident Indians.
Foreign Portfolio Investors / FPI	An entity registered with SEBI under Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, as amended from time to time.
Fund Manager(s)	The fund manager(s) of the AMC responsible for managing the Investment Strategy.
Fund of Funds / FoF	A mutual fund scheme that invests primarily in other schemes of the same mutual fund or other mutual funds.
GDR	Global Depository Receipt.
GoI	Government of India.
GoI Securities	Government of India Securities
Gold related instrument	Gold related instrument means such instrument having gold as underlying, as may be specified by SEBI from time to time
HUF	Hindu Undivided Family.
Indian Financial System Code / IFSC	An alpha-numeric code that uniquely identifies a bank-branch participating in the National Electronic Funds Transfer system.
Investment	Any investments, cash, negotiable instruments, Securities or bullion for the time being and from time to time forming part of the Investment Strategy’s assets.
Investment Committee	Committee set up under Investment and Valuation Guidelines of SEBI (MF) Regulations.
Investor Service Centres / ISCs and Transaction Acceptance Points	Official points of acceptance of transaction / service requests from investors. These will be designated by the AMC from time to time.
Investment Strategy	Means a scheme of mutual fund launched under the Specialized Investment Fund
Investment Strategy Information Document “ISID”	This document issued by Diviniti SIF, offering Units of the Investment Strategy
Investor Service Centres or	Investor Service Centres, as designated from time to time by the AMC, whether of the Registrar or AMC’s own branches, being official points of acceptance,

"ISCs"	authorized to receive Application Forms Purchase/ Redemption /Switch and other service requests/queries from investors/Unit Holders. For details, please refer to the application form and/or website of Diviniti SIF
IPO	Initial Public Offering.
Karta	Karta is the most senior person in HUF who takes decisions regarding social and economical aspects of the joint family. By way of HUF law, Karta has complete control over the family's welfare, wealth and property.
Key Information Memorandum / KIM	A memorandum containing the key information of the Investment Strategy, the format of which is prescribed in the SEBI Master circular no. SEBI/HO/IMD/IMD-POD- 1/P/CIR/202374 dated May 19, 2023, or as further prescribed by SEBI from time to time.
Know-Your-Client / KYC	A client identification process for which SEBI has prescribed certain requirements relating to KYC norms for mutual funds to know their clients. This would be in the form of verification of identity and address, providing information of financial status, occupation and such other demographic information.
Laws	The laws of India, the SEBI Regulations and any other applicable regulations for the time being in force in India including guidelines, directions and instructions issued by SEBI, the GoI or RBI from time to time for regulating mutual funds generally or the Mutual Fund particularly.
Loads	Entry Loads and / or Exit Loads (collectively), if any.
LTV	Loans to Value Ratio
Main Portfolio	Main Portfolio means the scheme portfolio excluding the segregated portfolio.
MIBOR	Mumbai Interbank Offer Rate
MFSS / BSE STAR MF Platform	Mutual fund unit's online transaction platform offered by NSE and BSE respectively.
MICR	Magnetic Ink Character Recognition Code is a numeric code that uniquely identifies a bank- branch participating in the Electronic Clearing Service credit scheme.
Minimum investment threshold	A Specialized Investment Fund shall not accept from an investor, an investment amount less than ten lakh rupees across all investment strategies in the manner as may be specified by the Board. Provided that the requirement of minimum investment amount shall not apply to an accredited investor.
Money Market Instruments	Money market instruments include commercial papers, commercial bills, treasury bills, GoI Securities having an unexpired maturity up to one year, call or notice money, certificates of deposit, usance bills, re-purchase agreements, Tri Party Repo and any other like instruments as specified by the RBI from time to time.
Multiple Banks Accounts	As per SEBI Regulations, certain category of investors is allowed to provide multiple bank account mandates for credit of redemptions and IDCW proceeds.
Mutual Fund	ITI Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered as a Mutual Fund with SEBI bearing SEBI Registration No. MF/073/18/01 dated May 14, 2018.
NAV	Net asset value of the Units calculated in the manner provided in this ISID or as may be prescribed by the SEBI Regulations from time to time.
NEFT	National Electronic Funds Transfer.
Net Asset Value or "NAV"	Net Asset Value per Unit of the Strategy, calculated in the manner described in this Investment strategy Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time
New Pension System / NPS	General pension system introduced by GoI for Indian residents in line with Government Provident Schemes.
New Fund Offer or "NFO"	Offer for purchase of Units of the investment strategy(s) under Specialized Investment Funds during the New Fund Offer Period as described hereinafter
NRE	Non-Resident External.
Non Resident Indian / NRI	A person resident outside India who is a citizen of India or is a Person of Indian Origin as per the meaning assigned to the term under the Foreign Exchange

	Management (Deposit) Regulations, 2000.
NRO Account	Non-Resident Ordinary Rupee Account.
NSDL	National Securities Depository Limited.
NSE	National Stock Exchange of India Limited.
Ongoing Offer	Offer of Units when it becomes open ended after the closure of the NFO Period.
Overseas Corporate Bodies / OCBs	Firms and societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons without the prior approval of the RBI.
Ongoing Offer Period	The period during which the Ongoing Offer for subscription to the Units is made.
Official Points of Acceptance or “OPAT”	Places, as specified by AMC from time to time where application for subscription/redemption/switch will be accepted on ongoing basis. The list is given at the end of the ISID investor can also view the updated list on the website.
PAN	Permanent Account Number.
Person of Indian Origin/ PIO	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held an Indian passport; or (b) he, or either of his parents or any of his grandparents, was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
Plans	Plans shall include and mean existing and any prospective Plan(s) issued by the Investment Strategy in accordance with SEBI (MF) Regulations.
Politically Exposed Persons / PEPs	Politically Exposed Persons or PEPs are persons who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/ judicial / military officers, senior executives of state-owned corporations, important political party officials, etc. In terms of SEBI Master Circular on Anti Money Laundering (AML and Combating Financing of Terrorism (CFT)- Obligations of Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules Framed there-under, there are additional KYC norms specified for a PEP. It has also been specified that these additional norms shall also be applicable to the accounts of the family members or close relatives of PEPs.
Purchase	Subscription to / Purchase of Units by an investor of the Investment Strategy.
Purchase Price	The price (being the Applicable NAV) at which the Units can be purchased and calculated in the manner provided in this ISID
QFI	A person who is a resident in a country that is a member of Financial Action Task Force (“FATF”) or a member of a group which is a member of FATF; and resident in a country that is a signatory to the International Organization of Securities Commissions (IOSCO) Multilateral Memorandum of Understanding (Appendix A signatories) or resident in a country that is a signatory to a bilateral Memorandum of Understanding with SEBI: Provided that such person is not resident in India, Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account.
Rating	An opinion regarding securities, expressed in the form of standard symbols or in any other standardised manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
RBI	Reserve Bank of India.
Rs. / Re.	Indian Rupee(s).
Redemption	Repurchase of Units by the Mutual Fund from a Unit Holder.
Redemption Price	The price (being the Applicable NAV minus Exit Load) at which the Units can be redeemed and calculated in the manner provided in this ISID.
Registrar and Transfer Agent (RTA)	K-Fin Technologies Limited (“KFin”), appointed as the Registrar and Transfer Agent for the Investment Strategy, or any other registrar that may be appointed by the AMC
Regulatory Agencies	SEBI and any other government or regulatory bodies to which the Trustee, the

	Mutual Fund and / or the AMC (as the case may be) are subject.
"REIT" or Real Estate Investment Trust	"REIT" or "Real Estate Investment Trust" shall have the meaning assigned in clause (zm) of sub-regulation 1 of regulation 2 of the Securities and Exchange Board of India (Real Estate Investment Trusts) Regulations, 2014. As per SEBI (Real Estate Investment Trusts) Regulations, 2014, REIT is defined as: "REIT" or "Real Estate Investment Trust" shall mean a trust registered as such under these regulations.
Related Person(s)	A person investing on behalf of a minor in consideration of natural love and affection or as a gift.
Repo	Sale of Securities with simultaneous agreement to repurchase them at a later date.
Reverse Repo	Purchase of Securities with a simultaneous agreement to sell them at a later date
Risk-band	The potential risk associated with the investment strategies of the SIF shall be depicted through a pictorial risk meter, termed as "Risk-band"
RTGS	Real Time Gross Settlement.
Sale / Subscription	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Investment Strategy.
Scheduled Bank	Banks which have been included in the Second Schedule of RBI Act, 1934. RBI in turn includes only those banks in this schedule which satisfy the criteria laid down vide section 42 (6) (a) of the Act.
SEBI Act	The Securities and Exchange Board of India Act, 1992, as amended from time to time.
SEBI Regulations	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time, including by way of circulars / notifications issued by SEBI.
Securities	As defined under Section 2(h) of the Securities Contracts (Regulation) Act, 1956 of India and includes shares, stocks, bonds, debentures, warrants, instruments, obligations, money market instruments, debt instruments or any financial or capital market instrument of whatsoever nature made or issued by any statutory authority or body corporate, incorporated or registered by or under any law; or any other securities, assets or such other investments as may be permissible from time to time under the SEBI Regulations.
Securities and Exchange Board of India / SEBI	The Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992.
Service Request Form	Transaction form format to facilitate and capture various service requests by investor.
Segregated Portfolio	Segregated Portfolio means a portfolio, comprising of debt or money market instrument affected by a credit event that has been segregated in a mutual fund scheme.
Short Selling	Selling a stock which the seller does not own at the time of trade.
Silver Related Instrument	Silver Related Instrument shall mean such instrument having Silver as the underlying, as may be specified by the SEBI from time to time and includes Exchange Traded Commodity Derivatives (ETCDs) having Silver as the underlying
Specialized Investment Fund/ SIF	Diviniti SIF, means a mutual fund as defined under clause (q) of sub regulation (1) of regulation (2) of SEBI (Mutual Funds) Regulations, 1996 and subject to such other conditions as specified under Chapter VI- C of these regulation. Provided that a mutual fund registered under regulation 9 shall not be required to establish a separate trust for launching any Investment Strategy under the Specialized Investment Fund
Sponsor	The Investment Trust of India Limited and ITI Credit Limited.
Spread	Difference in price, when an arbitrage transaction is executed by buying and selling simultaneously in two separate markets.
Statement of Additional Information / SAI	The Statement of Additional Information contains details of the Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (and is legally a part of this ISID).
Stock Exchange(s)	Exchanges where securities are traded. BSE and NSE are two primary stock

	exchanges in India apart from various regional stock exchanges. Stock exchanges are governed under respective SEBI regulations.
Stock Lending	Lending of securities to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio.
Subscription	Purchase of Units (or a fraction thereof) by an investor of the Investment Strategy.
Systematic Investment Plan (SIP)	A plan enabling investors to invest in the Investment Strategy on a daily / weekly / fortnightly / monthly / quarterly basis by submitting NACH forms / payment instructions.
Systematic Transfer Plan(STP)	A plan enabling Unit Holders to transfer fixed amounts from their Unit accounts in the Investment Strategy to other Investment Strategies launched by the Mutual Fund on a daily / weekly / fortnightly / monthly / quarterly basis by giving a single instruction.
Systematic Withdrawal Plan (SWP)	A plan enabling Unit Holders to withdraw amounts from the Investment Strategy on a daily / weekly / fortnightly / monthly / quarterly basis by giving a single instruction
Total Portfolio	Total Portfolio means the Investment Strategy portfolio including the securities affected by the credit event
Third Party Payment	The payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the Application Form
Transaction Slip	A form to be used by Unit Holders seeking additional Purchase or Redemption of Units, change in bank account details, Switch-in or Switch-out and such other facilities offered by the AMC and mentioned on that form.
Trustee/Trustees	ITI Mutual Fund Trustee Private Limited, a company set up under the Companies Act 2013, to act as the trustee to the Mutual Fund.
Trust Deed	The Trust Deed dated April 06, 2017 made by and between the Sponsor and the Trustee, establishing the ITI Mutual Fund, as amended from time to time.
Unit	The interest of an investor in the Investment Strategy consisting of each Unit representing one undivided share in the assets of the Investment Strategy; and includes any fraction of a Unit which shall represent the corresponding fraction of one undivided share in the assets of the Investment Strategy.
Unit Capital	The aggregate of the face value of the Units.
Unit Holder	Any registered holder for the time being, of a Unit offered under this ISID including persons jointly registered.
US	United States of America.
USD	United States Dollar.
Valuation Day	Business Day.

For all purposes of this Investment Strategy Information Document, except as otherwise expressly provided or unless the context otherwise requires:

All references to “Master Circular” refer to Master Circular for Mutual Funds issued by SEBI dated June 27, 2024 as amended from time to time.

Words and expressions used in this ISID and not defined has the same meaning as in the Trust Deed or the SEBI Regulations or, in the appropriate context, in the SEBI Act.

- Words in singular include the plural and vice-versa.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- A “Crore” means “ten million” and a “Lakh” means a “hundred thousand”.
- References to times of day (i.e. a.m. or p.m.) are to India Standard Time and references to a day are to a calendar day including non- Business Day.