Invesco Mutual Fund

Scheme Information Document

Invesco India Fixed Maturity Plan - Series 31 - Plan D

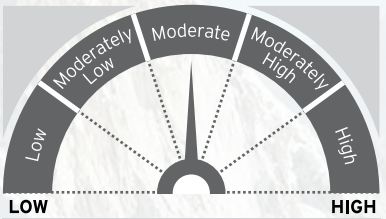
(A Close - Ended Debt Scheme)

Suitable for investors who are seeking*

- generate income over the tenure of the Scheme
- generate income by investing in debt and money market instruments

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

RISKOMETER



Investors understand that their principal will be at moderate risk

Tenure of the Scheme is 1,468 days from the date of allotment (including the date of allotment)

Offer for Units of Rs.10 each for cash during the New Fund Offer Period

New Fund Offer Opens on	June 4, 2018
New Fund Offer Closes on	June 6, 2018
Scheme re-opens for continuous sale and repurchase on	Not applicable[1]

[1]As the Scheme is a close ended debt scheme, the Scheme will not provide redemption facility until the Maturity Date/Final Redemption Date. The Units of the Scheme will be listed on National Stock Exchange of India Ltd. (NSE). Investors can purchase/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund/Investor Service Centres/Website/Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Invesco Mutual Fund, Tax and Legal issues and general information on www.invescomutualfund.com. SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website (www.invescomutualfund.com).

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

Please refer to NSE disclaimer clause on the inside front cover.

This Scheme Information Document is dated May 22, 2018.

SPONSOR
Invesco Hong Kong Limited
41/F, Champion Tower, 3 Garden Road,
Central, Hong Kong.

TRUSTEE
Invesco Trustee Private Limited
2101 - A, 21st Floor, A Wing, Marathon Futurex,
N.M. Joshi Marg, Lower Parel, Mumbai - 400 013.

INVESTMENT MANAGER
Invesco Asset Management (India) Private Limited
2101 - A, 21st Floor, A Wing, Marathon Futurex,
N.M. Joshi Marg, Lower Parel, Mumbai - 400 013.

MUTUAL FUND
Invesco Mutual Fund
2101 - A, 21st Floor, A Wing,
Marathon Futurex, N.M. Joshi Marg,
Lower Parel, Mumbai - 400 013.

DISCLAIMER:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/31985 dated January 3, 2018 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's Units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's Units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any Units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

Invesco Mutual Fund

TABLE OF CONTENTS

SR. NO.	PARTICULARS	PAGE NO.
	HIGHLIGHTS/SUMMARY OF THE SCHEME	3
I	**INTRODUCTION**	
	A. Risk Factors	6
	B. Requirement of Minimum Investors in the Scheme	9
	C. Special Considerations	9
	D. Compliance with Foreign Accounts Tax Compliance Act / Common Reporting Standard	10
	E. Definitions	11
	F. Due Diligence by the AMC	15
II	**INFORMATION ABOUT THE SCHEME**	
	A. Type of Scheme	16
	B. Investment Objective	16
	C. Asset Allocation Pattern	16
	D. Where will the Scheme Invest?	17
	E. Investment Strategy	20
	- Risk Control	22
	- Portfolio Turnover	22
	- Investment by the AMC in the Scheme	23
	F. Fundamental Attributes	23
	G. Benchmark Index	24
	H. Fund Manager	24
	I. Investment Restrictions	25
	J. How has the Scheme performed?	26
III	**UNITS AND OFFER**	
	A. New Fund Offer	
	- New Fund Offer Period	28
	- New Fund Offer Price	28
	- Minimum Amount for Application in the NFO	28
	- Minimum Target Amount	28
	- Plans / Options offered	28
	- Dividend Policy	30
	- Allotment	31
	- Refund	35
	- Who can invest?	35
	- Where can you submit the filled up applications?	36
	- Special Products / facilities available during the NFO	37
	B. Ongoing Offer	
	- Ongoing Offer Period	40
	- Ongoing price for subscription / switch-in	40
	- Ongoing price for redemption / switch outs	40
	- Cut off timing for subscriptions/ redemptions/ switches	40
	- Where the applications for purchase/redemption/switches can be submitted?	42
	- Minimum amount for redemption/ switches	42
	- Account Statements	43
	- Redemption	45
	- Delay in payment of redemption / repurchase proceeds	47
	- Unclaimed Redemption and Dividend amount	47

	C. Periodic Disclosure	
	- Taxation	49
	- Investor services	58
	D. Computation of NAV	59
IV	**FEES AND EXPENSES**	
	A. New Fund Offer Expenses	60
	B. Annual Scheme Recurring Expenses	60
	C. Load Structure	62
	D. Waiver of Load for Direct Applications	62
	E. Transaction Charges	62
V	**RIGHT OF UNIT HOLDERS**	63
VI	**PENALTIES, PENDING LITIGATION OR PROCEEDINGS**	63
	LIST OF COLLECTION CENTRES	

Invesco Mutual Fund

HIGHLIGHTS/SUMMARY OF THE SCHEME

Name of the Scheme	Invesco India Fixed Maturity Plan - Series 31 - Plan D
Type of the Scheme	A Close Ended Debt Scheme
Investment Objective	To generate income by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme. 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.
Tenure of the Plan(s)	Tenure of the Scheme is 1468 Days from the date of allotment. Allotment date will be included while calculating the Maturity Date/ Final Redemption Date. Units of the Scheme will be redeemed only on the Maturity Date / Final Redemption Date (or immediately succeeding Business Day if that day is not a Business Day.)
Plans/ Options	Invesco India Fixed Maturity Plan - Series 31 - Plan D offers a separate Sub-Plan for investments directly with the Fund (i.e. application not routed through Distributor). Thus Invesco India Fixed Maturity Plan - Series 31 - Plan D offers two Sub-Plan(s) as follows: **Description** / **Sub-Plan** / **Options** Invesco India Fixed Maturity Plan - Series 31 - Plan D / Regular / Growth Invesco India Fixed Maturity Plan - Series 31 - Plan D / Regular / Dividend Payout Invesco India Fixed Maturity Plan - Series 31 - Plan D / Direct / Growth Invesco India Fixed Maturity Plan - Series 31 - Plan D / Direct / Dividend Payout Direct Sub-Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc. Direct Sub-Plan is only for investors who purchase /subscribe Units directly with the Fund (i.e. application not routed through Distributor). Investments under Direct Sub-Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors). Further Registered Investment Advisors (RIAs) can also purchase units of Direct Plan on behalf of their clients through NMF-II platform of National Stock Exchange of India Ltd. and/or BSE StAR MF System of BSE Ltd. The portfolio of Direct Sub-Plan will form part of portfolio of the Scheme and there will be no separate portfolio for Direct Sub-Plan. Further, both the options i.e. Growth and Dividend Payout will have common portfolio under the Scheme.
Default Plan /Option	Investors subscribing Units under Direct Sub-Plan of a Scheme should indicate "Direct Sub-Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Sub-Plan is as follows:

Scenario	Broker Code mentioned by the investor	Sub-Plan mentioned by the investor	Default Sub-Plan to be captured
1	Not mentioned	Not mentioned	Direct
2	Not mentioned	Direct	Direct
3	Not mentioned	Regular	Direct
4	Mentioned	Direct	Direct
5	Direct	Not Mentioned	Direct
6	Direct	Regular	Direct
7	Mentioned	Regular	Regular
8	Mentioned	Not Mentioned	Regular

	In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Sub-Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Sub-Plan from the date of application. Since the Scheme is close-ended scheme, the provision of exit load will not be applicable on reprocessing of application. Investors should indicate option for which subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without any choice of option, dividend payout will be considered as default option.
Liquidity	The Units of the Scheme cannot be redeemed by the Unit holder directly with the Fund until the Maturity Date / Final Redemption Date. The Units of the Scheme will be listed on the capital market segment of the NSE. Unit holders can purchase / sell Units on a continuous basis on NSE like any other publicly traded stock. Further, the AMC/Mutual Fund may at its sole discretion list Units under the Scheme on any other recognized Stock Exchange(s). The trading of Units on NSE and any other Stock Exchange(s) on which the Units are listed will automatically get suspended one Business Day prior to the record date for redemption of Units on Maturity Date/ Final Redemption Date. The price of the Units on the Stock Exchange(s) will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment limit, although Units are normally traded in round lot of 1 Unit. Please refer to para "**Settlement of purchase / sale of Units of the Scheme on NSE**" and "**Rolling Settlement**" under the heading Cut off timing for subscriptions/redemption/switches and section "**Redemption**" for further details. The notice for fixing Maturity Date as the record date will be issued by the AMC at least five calendar days before the Maturity Date. The AMC reserves the right to change the record date and / or the period for publication of notice fixing record date for redemption of Units on Maturity Date/ Final Redemption Date. Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records and / or the records of Registrar and Transfer Agents on the record date shall be eligible for receipt of maturity/ redemption proceeds.
Dematerialization of Units	Unit holders will have an option to hold Units in dematerialized (electronic) form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/CDSL and will be required to mention in the application form DP Name, DP ID and Beneficiary Account Number with the DP at the time of subscribing to the Units during the NFO of the Scheme. The Units of the Scheme will be traded and settled on the Stock Exchange compulsorily in dematerialized (electronic) form. In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect. Further, if the units cannot be allotted in demat mode due to reason that KYC details including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions and the application is otherwise complete in all respect. Such investors will not be able to sell the Units on the Stock Exchange till the Units are converted into demat (electronic) form.
Benchmark Index	CRISIL Composite Bond Fund Index
New Fund Offer Price	Rs. 10/- per unit.

Minimum Application Amount	Rs. 5,000/- per application and in multiples of Rs. 10/- thereafter. In case of investors opting to switch into the Scheme from the existing scheme(s) of Invesco Mutual Fund (subject to completion of Lock-in Period, if any) during the NFO Period, the minimum amount is Rs. 5,000/- per application and in multiples of Rs. 10/- thereafter.
Minimum Target Amount	Rs. 20 Crores
Load	Entry Load - Nil In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / switch-in. The upfront commission, if any, on investment made by the investor shall 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 - Not Applicable Being a close ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date/ Final Redemption Date. The Units of Scheme will be listed on the Stock Exchange(s).
New Fund Offer Expenses	NFO expenses will be borne by the AMC/ Trustee/ Sponsor.
Transaction Charge	In terms of SEBI circular no. IMD/ DF/ 13/ 2011 dated August 22, 2011, a transaction charge as follows is payable to distributors who have opted to receive transaction charge*: i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/- and above; ii. For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/- and above. *Distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product. However, there will be no transaction charge on: i. Subscription of less than Rs. 10,000/-; or ii. Transactions other than purchases / subscriptions relating to new inflows; or iii. Direct subscription (subscription not routed through distributor); or iv. Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge. The transaction charge, if any, will be deducted by AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested. It is clarified that upfront commission to distributor will continue to be paid by the investor directly to distributor by a separate cheque.
NAV Disclosure / Transparency	The Direct Sub-Plan under the Scheme will have a separate NAV. The AMC will allot the Units within 5 (five) Business Days from the date of closure of New Fund Offer Period and will calculate and disclose the first NAV of the Scheme within 5 (five) Business Days from the date of allotment. Subsequently, the NAVs will be calculated on daily basis. The NAV of the Scheme shall be published at least in two daily newspapers having circulation all over India in accordance with the Regulations. The AMC shall update the NAVs on the website of the Fund (www.invescomutualfund.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 9.00 p.m. on every Business Day. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. The Mutual Fund shall publish a complete statement of the Scheme portfolio, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at

	least, in one national English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement. The half yearly portfolio statement will also be displayed on the website of the Mutual Fund and AMFI. Further the Mutual fund/AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month on website of Mutual Fund (www.invescomutualfund.com) on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet). The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year.

I. INTRODUCTION

A. Risk Factors

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rate of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on various factors and forces affecting the capital markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- Invesco India Fixed Maturity Plan - Series 31 - Plan D is the name of the Scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsor is not responsible or liable for any loss or shortfall resulting from the operations of the Scheme beyond the contribution of Rs. 1,50,000/- (Rupees One Lakh Fifty Thousand Only) made by them towards the corpus of the Mutual Fund.
- The present Scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors:

- **Risk associated with Fixed Income and Money Market Instruments:**

Interest - Rate Risk

Fixed Income and Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. The extent of rise or fall in the price is a function of existing coupon, days to maturity, increase or decrease in the level of interest, credit quality, demand and supply. However, in case of Government securities as credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system.

In case of floating rate instruments, an additional risk could arise because of changes in spreads of floating rate instruments. With increase in spread of floating rate instruments, the price can fall and with decrease in spread of floating rate instruments, the prices can rise. Moreover, the floating rate instruments having a periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt security. However, in the falling interest rate scenario, the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

Credit Risk

Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may be affected because of change in the credit rating of the issuer/instrument and the price of a security goes down if the credit rating agency downgrades the rating of the issuer. In case of Government securities, there is minimal credit risk to that extent.

Different types of securities in which the Scheme would invest carry different types and levels of risk. Lower rated securities are more likely to react to developments affecting the market and credit

risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities.

Liquidity or Marketability Risk
This refers to the ease with which a security can be sold at or near to its valuation, i.e. yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between bid price and offer price quoted by a dealer.

Fixed income securities can be either listed on any stock exchange or may be unlisted. Moreover, the securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes and may lead to the Scheme incurring losses till the security is finally sold. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances.

While money market instruments are fairly liquid but lack a well-developed secondary market, which may restrict the ability of the Scheme to sell such instruments.

Securities which are not quoted on the stock exchange(s) may be illiquid and can carry higher liquidity risk in comparison with securities which are listed on the stock exchange(s) and offer exit option to the investor including put option. The Scheme would invest in the securities which are not listed but offer attractive yields. This may however increase the risk of the portfolio.

Re-investment Risk
This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- **Risks associated with Securities Lending**
  As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

- **Risks associated with Short Selling**
  The Scheme may enter into short selling transactions, subject to SEBI and RBI Regulations. Short positions carry the risk of loosing money and these losses may grow unlimited theoretically if the price of the stock increases without any limit. This may result in major loss to the Scheme. At times, the participants may not be able to cover their short positions if the price increases substantially. If number of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In additions, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

- **Risk Factors associated with Trading of Units on Stock Exchange(s)**

- Although Units of the Scheme as mentioned in this Scheme Information Document are to be listed on the Exchange, there can be no assurance that an active secondary market will develop or be maintained.

- The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of Scheme's holdings. The trading prices of Units of the

Scheme will fluctuate in accordance with changes in their NAV as well as demand and supply of the Units of the Scheme in the market.

- Trading in Units of the Scheme on the Exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in Units of the Scheme is not advisable. In addition, trading in Units of the Scheme is subject to trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules. There can be no assurance that the requirements of Exchange necessary to maintain the listing of Units of the Scheme will continue to be met or will remain unchanged.

- The Units will be issued in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund on the Maturity Date / Final Redemption Date will depend upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

- As the Units allotted under Scheme will be listed on the Exchange, the Mutual Fund shall not provide for redemption / repurchase of Units prior to Maturity Date / Final Redemption Date of the Scheme.

- **Risk Factor associated with Close-ended scheme**
  The Scheme is a close ended scheme and will not provide redemption facility prior to Maturity Date / Final Redemption Date. Therefore Units of the Scheme cannot be redeemed (including switch-outs) by the investors directly with the Mutual Fund until the Maturity Date/ Final Redemption Date. Unit holders who wish to sell the Units before the Maturity Date / Final Redemption Date can sell Units only on the Stock Exchange on which the Units of the Scheme are listed. Further Units of the Scheme will also be subject to risks associated with trading of Units on the Stock Exchange(s) viz. lack of active secondary market, Units may trade above or below their NAV, trading halts caused by extraordinary market volatility and pursuant to Exchange and SEBI 'circuit filter' rules etc.

Risk Mitigation Strategies:

Type of Risk	Measures to mitigate risk
Volatility	As the Scheme would follow passive investment strategy (i.e. buy and hold), the AMC do not foresee volatility risk in the portfolio.
Liquidity	The Scheme allows redemption of units only on maturity date/final redemption date. Investment will be made only in debt and money market instruments maturing on or before the maturity of the Scheme.
Concentration	As the total exposure to a single sector is restricted to 25% of net assets of the Scheme, the sectoral concentration risk is mitigated to a substantial extent. Further, to mitigate issuer concentration risk, the Scheme would have at least 9 issuers in case of debt instruments comprising money market instruments and non-money market instruments. (Sectorial restriction of 25% is not applicable for investments made in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks). Further, as the total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) is restricted to 20% of net assets of the Scheme (such investment limit may be extended to 25% of the net assets of the Scheme with prior approval of the Board of Trustees), the concentration risk with respect to Group is also mitigated.

B. Requirement of Minimum Investors in the Scheme

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39(2)(c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 Business Days from the date of closure of the New Fund Offer.

C. Special Considerations

- Prospective investors should study this Scheme Information Document and Statement of Additional Information carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest / redeem / hold Units.

- Neither this Scheme Information Document, Statement of Additional Information nor the Units have been registered in any jurisdiction. The distribution of this Scheme Information Document or Statement of Additional Information in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this Scheme Information Document or Statement of Additional Information are required to inform themselves about and to observe any such restrictions and/ or legal compliance requirements.

- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information in connection with this offering. Prospective investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information as having been authorized by the Mutual Fund, the AMC or the Trustee.

- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such redemptions.

- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Scheme is wound up for the reasons and in the manner provided in 'Statement of Additional Information **('SAI')**'.

- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India as on the date of this Scheme Information Document and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his / her own professional tax advisor.

- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments

to the investor. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.

- Pursuant to the Provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, failure to provide required documentation, information, etc. the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the investor(s), reject any application(s) / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.

D. Compliance with Foreign Accounts Tax Compliance Act ("FATCA") / Common Reporting Standards ("CRS")

Invesco Asset Management (India) Private Limited is required to collect certain information as declaration from the investors in order to comply with the requirement of Foreign Account Tax Compliance Act provisions (commonly known as **FATCA**) as contained in the US Hire Act 2010 and Common Reporting Standard ('**CRS'**) on Automatic Exchange of Information ('**AEOI'**). Under the FATCA regime, the AMC would be required to collect information/ certification from the investors as per the US indicia, report information on the holdings or investment returns of any investor to the concerned regulatory authorities. India has joined the Multilateral Competent Authority Agreement ('**MCAA'**) on AEOI for CRS. The CRS on AEOI requires the financial institutions to collect and report information to their tax authorities about account holders "resident" in other countries.

All investors will have to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which applications are liable to be rejected. Subject to the Inter-Governmental Agreement (IGA) between Governments of India and United States of America and MCAA, the FATCA/CRS requirements are subject to change from time to time.

Investors/Unitholders should consult their own tax advisors regarding FATCA/CRS requirements with respect to their own situation.

E. Definitions

In this Scheme Information Document, the following words and expressions shall have the meaning specified herein unless the context otherwise requires:

"Asset Management Company" or "AMC" or "Investment Manager"	Invesco Asset Management (India) Pvt. Ltd., a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as the Asset Management Company for the Scheme of Invesco Mutual Fund.
"Applicable NAV"	The NAV applicable for redemptions/ repurchase/ switches etc. based on the Business Day and relevant cut-off times on which the application is accepted at the Official Points of Acceptance of Transactions.
"Beneficial owner"	As defined in the Depositories Act 1996 (22 of 1996) means a person whose name is recorded as such with a depository.
"Business Day" / "Working Day"	A day other than: a) A Saturday or Sunday; b) A day on which BSE Ltd., Mumbai and the National Stock Exchange of India Limited are closed, whether or not the banks in Mumbai are open; c) A day on which Purchase and Redemption of Units is suspended or a book closure period is announced by the Trustee / AMC; d) A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time; e) A day on which banks in Mumbai or Reserve Bank of India (RBI) is closed; f) A day on which there is no RBI clearing or settlement of securities. Provided that the days when the banks in any location where the AMC's Investor Service Centres are located are closed due to a local holiday, such days will be treated as non-Business Days at such centres for the purposes of accepting fresh subscriptions. However, if the Investor Service Centre in such locations is open on such local holidays, then redemption and switch requests will be accepted at those centres, provided it is a Business Day for the Scheme on an overall basis. Notwithstanding the above, the AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres.
"Business Hours"	Presently 9.30 a.m. to 5.30 p.m. on any Business Day or such other time as may be applicable from time to time.
"Custodian"	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996, which for the time being is Deutsche Bank AG, Mumbai.
"Depository"	As defined in the Depositories Act, 1996 and includes National Securities Depository Ltd (NSDL) and Central Depository Services (India) Ltd (CDSL).
"Depository Participant"	Means a person registered as such under sub section (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
"Depository Records"	As defined in the Depositories Act 1996 (22 of 1996) includes the records maintained in the form of books or stored in a computer or in such other form as may be determined by the said Act from time to time.
"Distributor"	Such persons/firms/ companies/ corporates who fulfill the criteria laid down by SEBI from time to time and empanelled by the AMC to

	distribute/sell/market the schemes of the Fund.
"Dividend"	Income distributed by the Mutual Fund on the Units.
"Entry Load" or "Sales Load"	Load on Sale/Switch-in of Units.
"Exchange" or "Stock Exchange"	The National Stock Exchange of India Ltd. (NSE) and such other recognized stock exchange(s) where the Units of the Scheme are listed.
"Exit Load" or "Redemption Load"	Load on Redemption/Switch-out of Units.
"Foreign Portfolio Investor" or "FPI"	Means a person who satisfies the eligibility criteria prescribed under regulation 4 of SEBI (Foreign Portfolio Investors) Regulations, 2014 and has been registered under Chapter II of these regulations, which shall be deemed to be an intermediary in terms of the provisions of the Securities and Exchange Board of India Act, 1992.
"Fund" or "Mutual Fund" or "Invesco MF"	Invesco Mutual Fund a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI vide Registration No. MF/052/06/01 dated May 5, 2016. Invesco Mutual Fund, originally known as Lotus India Mutual Fund, was registered with SEBI vide Registration No. MF/052/06/01 dated July 24, 2006.
"Gilts or Government Securities"	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.
"Group"	"Group" means a group as defined in clause (ef) of section 2 of the Monopolies and Restrictive Trade Practices Act, 1969 (54 of 1969) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
"IIFMP - 31 - Plan D" or "Scheme"	Invesco India Fixed Maturity Plan - Series 31 - Plan D (including as the context permit, the sub - plans /option(s) thereunder).
"Investment Management Agreement"	The agreement dated April 27, 2006 entered into between Invesco Trustee Pvt. Ltd. and Invesco Asset Management (India) Pvt. Ltd., as amended by the First Amendment to Investment Management Agreement dated March 28, 2013.
"Investor Service Centres" or "ISCs"	Designated offices of Invesco Asset Management (India) Private Limited or such other centres / offices as may be designated by the AMC from time to time.
"Load"	In the case of redemption / switch out of a Unit, the sum of money deducted from the Applicable NAV and in the case of subscription / switch in of a Unit, a sum of money to be paid by the prospective investor on the Sale / Switch in of a Unit in addition to the Applicable NAV.
"Money Market Instruments"	Includes commercial papers, treasury bills and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, cash management bills and any other like instruments as specified by the Reserve Bank of India from time to time.
"Maturity Date" / "Final Redemption Date"	The date (or the immediately following Business Day, if that date is not a Business Day) on which the Units under the Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed at the Applicable NAV.
"Net Asset Value" or "NAV"	Net Asset Value per Unit of the Scheme, calculated in a manner described in this Scheme Information Document or as may be prescribed by SEBI (MF) Regulations from time to time.
"New Fund Offer" / "NFO"	Offer for purchase of Units of the Scheme during the NFO Period of Scheme as described hereinafter.
"New Fund Offer Period" / "NFO Period"	The date on or the period during which the initial subscription of Units of the Scheme can be made i.e. June 4, 2018 to June 6, 2018 subject to extension, if any.
"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 (Investment in Firm or Proprietary Concern in India) Regulations, 2000.
"Official Points of Acceptance"	Places, as specified by AMC from time to time, where application for subscription / redemption / switch will be accepted on ongoing basis.
"Person of Indian Origin"	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 Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or person referred to in sub-clause (a) or (b).
"Rating"	Means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized 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.
"Reserve Bank of India" or "RBI"	Reserve Bank of India established under the Reserve Bank of India Act, 1934.
"Redemption" / "Repurchase"	Repurchase of Units by the Scheme from a Unit holder on Maturity Date/ Final Redemption Date.
"Redemption Price"	The price at which the Units can be redeemed on Maturity Date/ Final Redemption Date and calculated in the manner provided in this Scheme Information Document.
"Registrar and Transfer Agent"	Karvy Computershare Pvt. Ltd., currently acting as registrar to the Scheme, or any other registrar appointed by the AMC from time to time.
"Regulatory Agency"	GOI, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
"Repo" or "Reverse Repo"	Sale / Purchase of Government securities, corporate debt securities with simultaneous agreement to repurchase / resell them at a later date.
"Scheme Information Document" or "SID"	This document issued by Invesco Mutual Fund setting forth concisely the information about offering of Units by Scheme for subscription that a prospective investor ought to know before investing.
"SEBI"	Securities and Exchange Board of India established under the SEBI Act, 1992.
"SEBI Act"	Securities and Exchange Board of India Act, 1992.
"SEBI (MF) Regulations" or "the Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time.
"Sponsor"	Invesco Hong Kong Ltd.
"Statement of Additional Information" or "SAI"	The document issued by Invesco Mutual Fund containing details of Invesco Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the SID.
"Switch"	Redemption of a unit in any scheme (including the plans / options therein) of the Mutual Fund against purchase of a unit in another scheme (including plans / options therein) of the Mutual Fund, subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched.
"Trustee" / "Trustee Company"	Invesco Trustee Pvt. Ltd., a Company incorporated under the Companies Act, 1956 and approved by SEBI to act as the Trustee for the Scheme(s) of Invesco Mutual Fund.
"Trust Deed"	The Deed of Trust executed on April 27, 2006 thereby establishing an irrevocable trust called Lotus India Mutual Fund, subsequently renamed as Invesco Mutual Fund, as amended by the First Deed of Variation dated January 16, 2009, by the Second Deed of Variation dated March 28, 2013 and by the Third Deed of Variation dated April 7, 2016.
"Unit"	The interest of the Unit holder which consists of each Unit representing one undivided share in the assets of the Scheme of Invesco Mutual Fund.

"Unit holder" or "Investor"	A person holding Unit(s) in the Scheme of Invesco Mutual Fund offered under this document.

ABBREVIATION
In this SID the following abbreviations have been used:

"AMFI"	Association of Mutual Funds in India
"AOP"	Association of Persons
"BOI"	Body of Individuals
"NSE"	The National Stock Exchange of India Ltd.
"BSE StAR MF System"	BSE Ltd. Platform for Allotment and Repurchase of Mutual Funds Units.
"EFT"	Electronic Funds Transfer
"HUF"	Hindu Undivided Family
"MFSS"	Mutual Fund Service System of the National Stock Exchange of India Ltd.
"NACH"	National Automated Clearing House
"NEFT"	National Electronic Fund Transfer
"POA"	Power of Attorney
"RTGS"	Real Time Gross Settlement

INTERPRETATION
For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- all references to the masculine shall include the feminine and all references to the singular shall include the plural and vice-versa.
- all references to "dollars" or "$" refer to United States Dollars and "Rs." or "₹" refer to Indian Rupees. 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 Mumbai (India) times and references to a day are to a calendar day including non Business Day.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that the Due Diligence Certificate duly signed by the Head - Compliance & Risk of AMC has been submitted to SEBI which reads as follows:

It is confirmed that:

i. the draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

ii. all legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc. issued by the Government of India and any other competent authority in this behalf, have been duly complied with.

iii. the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.

iv. the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid as on date.

v. the contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.

For Invesco Asset Management (India) Private Limited
(Investment Manager to Invesco Mutual Fund)

Sd/-
Suresh Jakhotiya
Head - Compliance & Risk

Place: Mumbai
Date: January 11, 2018

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

Invesco India Fixed Maturity Plan - Series 31 - Plan D is a Close Ended Debt Scheme. The Scheme offers a separate Sub-Plan for investments directly with the Fund (i.e. application not routed through Distributor). Thus under the Scheme, there would be two Sub-Plans as follows:

Description	Sub-Plan	Options
Invesco India Fixed Maturity Plan - Series 31 - Plan D	Regular	Growth
		Dividend Payout
Invesco India Fixed Maturity Plan - Series 31 - Plan D	Direct	Growth
		Dividend Payout

The tenure of Invesco India Fixed Maturity Plan - Series 31 - Plan D is 1468 Days from the date of allotment (including the date of allotment).

Units of the Scheme will be redeemed only on the Maturity Date / Final Redemption Date of the Scheme (or immediately succeeding Business Day if that day is not a Business Day.)

The Scheme will be managed as a separate portfolio. However portfolio of Direct Sub-Plan will form part of portfolio of the Scheme and there will be no separate portfolio for Direct Sub-Plan. Further, both the options i.e. Growth and Dividend Payout will have common portfolio under the Scheme.

B. INVESTMENT OBJECTIVE

To generate income by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme.

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.

C. ASSET ALLOCATION PATTERN

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt Instruments	80	100	Low to Medium
Money Market Instruments	0	20	Low

The Scheme will not invest in securitized debt and un-rated debt instruments. The Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds. The total exposure of the scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme. Further an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme will be allowed by way of increase in exposure to AA and above rated securities issued by Housing Finance Companies (HFCs) registered with National Housing Bank (NHB). The total investment/exposure in HFCs will not exceed 25% of the net assets of the Scheme.

The AMC shall utilize the “Sector” classification prescribed by AMFI. In case AMFI classification is not available for an issuer, AMC will classify the issuer internally based on the “Sector” categories specified by AMFI.

The Scheme will not undertake overseas investments / invest in foreign securities.

The Scheme will not use derivatives.

In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos other than repo in corporate debt securities as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Collateralised Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment as may be provided by RBI.

The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.

Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as may be amended from time to time.

Subject to the SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions can vary substantially depending upon the perception of the fund manager, the intention being at all times to seek to protect the interests of the Unit holders. Change in the investment pattern for defensive considerations will be in the interest of unit holders and for short term only.

The fund manager will restore the asset allocation in line with the asset allocation pattern within 30 days.

In case the portfolio is not re-balanced within the specified time frame, justification for the same shall be recorded in writing and will be placed before the investment committee. The investment committee will then decide on further course of action.

D. WHERE WILL THE SCHEME INVEST?

The corpus of the Scheme will be invested in debt and money market instruments maturing on or before the date of maturity of the Scheme. Debt and money market instruments will include but not limited to:

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The minimum denomination of CD should be Rs. 1 Lac and in multiples of Rs. 1 Lac thereafter. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value. Banks/ FIs cannot buy back their own CDs before maturity.
2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
4. Cash Management Bills (CMB) are issued by Government of India to meet the temporary cash flow mismatches of the Government. CMBs are non-standard, discounted instruments issued for maturities less than 91 days. CMBs are issued at discount to the face value through auctions. The settlement of the auction will be on T+1 basis.

5. Collateralised Borrowing and Lending Obligations (CBLO) is a money market instrument that enables entities to borrow and lend against sovereign collateral security. It is in electronic form. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government securities including T-bills are eligible securities that can be used as collateral for borrowing through CBLO.
6. Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc. State Government securities are issued by the respective State Government in co-ordination with the RBI.
7. Non-convertible debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State governments and statutory bodies, which may or may not carry a Central/State government guarantee, public and private sector banks, All India Financial Institutions, private sector companies. These instruments may be secured against the assets of the company or may be unsecured and are generally issued to meet the short term and long term fund requirements. Rate of interest on such instruments would depend upon spread over corresponding Government security, perceived risk, rating, tenor etc. These instruments include fixed interest security with/without put/call option, floating rate bonds, zero coupon bonds. Frequency of the interest payment could be either monthly/quarterly/half-yearly or annually.
8. Floating rate debt instruments are debt instruments issued by Central government, State government, corporates, PSUs etc. with coupon reset periodically. The periodicity of reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity as may be mutually agreed between the issuer and the Fund. The fund manager will have the flexibility to invest the debt component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy.
9. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State Government securities, T-Bills and corporate debt securities are eligible for Repo/Reverse Repo. However, the Scheme will not participate in repo in corporate debt securities.
10. Any other debt scheme of Invesco Mutual Fund or of any other mutual fund provided such investment is in conformity with the investment objective of the Scheme. Such investment will be subject to limits specified under SEBI (MF) Regulations and AMC will not be entitled to charge management fees on such investments.
11. Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.
12. Any other domestic debt securities as permitted by SEBI/RBI from time to time.

The securities / instruments mentioned above and such other securities that the Scheme is permitted to invest in will be rated and could be listed, unlisted, privately placed, secured, unsecured and maturing on or before the date of maturity of the Scheme. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the credit rating agency.

Debt and Money Markets in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are

banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates.

The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz., Government Securities Market or G-Sec Market and Corporate Debt Market. The latter is further classified as Market for PSU Bonds and Private Sector Bonds. The Government Securities (G-Secs) market, with market capitalization of Rs. 51,04,418 crores as on December 15, 2017 (Source: CCIL), is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The outstanding dated securities of the Government of India is Rs. 51,36,387 Crores as on April 9, 2018 (Source – RBI) as compared to Rs. 46,62,788 Crores as on March 31, 2017 (Source: CCIL). The G-Secs market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the government securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, Cash Management Bills etc. The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian debt market. However, recently there was a significant increase in corporate bond issuances, particularly since it is at a more attractive rate than bank financing. The total traded volume in corporate bonds during April 17 - February 18 (11MFY18) was Rs. 16,01,671 Crores vis-à-vis Rs. 14,70,662.51 Crores during Financial Year 2017 (Source: SEBI). A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

In money market, activity levels of the Government and non-government debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Overnight Call
- Collateralised Borrowing & Lending Obligations (CBLO)
- Repo/Reverse Repo Agreement
- Treasury Bills
- Government Securities with a residual maturity of < 1 year.
- Commercial Paper
- Certificate of Deposit

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though not strictly classified as money market instruments, PSU / PFI /Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The following table gives approximate yields prevailing on May 21, 2018 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy.

Instrument	Current Yield (% p.a.)
CBLO	6.00
Repo	6.00
91 Day T-Bill	6.32
182 Day T-Bill	6.62
364 Day T-Bill	6.78
91 days CD	7.71
180 days CD	7.86
365 days CD	8.12
GOI Securities (10 Years)	7.81
State Government (10 Years)	8.27

Source: Bloomberg

The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

SECURITIES LENDING

Securities lending means the lending of securities to approved intermediary for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by approved intermediary on the expiry of the stipulated period.

Subject to the SEBI (MF) Regulations and in accordance with SEBI Circular No. SMD/POLICY/SL/CIR-09/97 dated May 07, 1997 on Securities Lending Schemes 1997, SEBI Circular No. MFD/CIR/01/047/99 dated February 10, 1999, SEBI Circular No. SEBI/IMD/CIR No 14/ 187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide its circular reference no. MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007 as may be amended from time to time, the Scheme seeks to engage in stock lending. Such lending shall be made when in view of the fund manager, such lending could provide reasonable returns commensurate with risks associated with such lending and shall be made in accordance with the investment objective of the Scheme.

The Scheme may lend securities from its portfolio in accordance with the Regulations and applicable SEBI guidelines. Securities lending shall enable the Scheme to earn income in the form of lending fees that may partially offset its expenses and thereby reduce the effect these expenses have on the Scheme's ability to provide investment returns that correspond generally to the performance of its Benchmark Index. The Scheme will pay administrative and other expenses / fees in connection with the lending of securities. The Scheme will comply with the guidelines for securities lending specified by SEBI/ Clearing House of stock exchange(s).

The fund manager will apply the following limits with respect to securities lending:

- Not more than 20% of the net assets of the Scheme can generally be deployed in securities lending; and
- Not more than 5% of the net assets of the Scheme can generally be deployed in securities lending to any single counter party.

E. INVESTMENT STRATEGY

The investment objective of the Scheme would be achieved by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme.

Under normal circumstances, passive portfolio management strategy would be adopted.

The fund manager will follow a strict disciplined investment process to meet the investment objective of the Scheme. The fund manager will carry out rigorous in depth credit evaluation of the money market and debt instruments proposed to be invested in. The credit evaluation includes a study of the operating environment of the issuer, the past track record as well as the future prospects of the issuer and the short term/ long term financial health of the issuer. Internal research and ratings issued by credit rating agencies will be used as the guide to credit quality.

Additional disclosure pursuant to SEBI circular dated August 1, 2011:

a) Credit Evaluation Policy:

Credit Evaluation Policy for investment in debt securities evaluates various factors which determine the repayment ability of the borrower/issuer. Investment team has two dedicated credit analysts for conducting the due-diligence and thorough analysis of each company. The due diligence process includes studying economic risk, industry risk, business risk, financial risk and management risk. For evaluating industry risk, some key factors pertinent across industries which are evaluated include size, historical growth, competitive scenario, demand/supply dynamics, entry barriers (if any), profitability, cyclicality, vulnerability to technological changes, regulatory environment & political environment etc. The credit analyst prepares a detailed research report based on the credit evaluation model which takes into account both qualitative and quantitative parameters. The research report includes a detailed analysis of the financial data of the previous 3 years and qualitative factors like the sector in which the company operates, the management track record, internal control systems, acceptability of the products of the company in the market, past track record of any defaults to their creditors etc. Further conference calls/meetings with the management of the company are arranged in order to seek further clarifications about the business and financial performance of the company and understand its strategies going forward. The financial analysis of the company is also compared against its peers to measure relative strengths and weaknesses. The report from the credit analyst is an independent opinion based on the credit risk analysis.

b) The Scheme shall not invest in debt securities issued by corporate operating in gem & jewellery.

c) Floors and ceilings within a range of 5% of the intended allocation against each sub asset class/credit rating will be as follows:

Instruments\ Credit Rating	**AAA**	**A1+**	**AA ***	**A ***	**Not Applicable**
Certificate of Deposits (CDs)	-	-	-	-	-
Commercial Papers (CPs)	-	-	-	-	-
Non-Convertible Debentures (NCDs)	95-100%	-	-	-	-
CBLO, G-Sec, T-Bills	-	-	-	-	0-5%

*Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively.

d) Positive variation in investment towards higher credit rating in the same instrument shall be allowed.

e) In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs, the Scheme may invest in highest (i.e. A1+) rated CDs, CBLO, Treasury Bills and Cash Management Bills, such deviations may exist till suitable NCDs, CPs of desired credit quality are not available.

f) At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent and highest rated CDs.

g) Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like (i) Inflows on account of coupons or any corporate actions; (ii) the instrument is called or bought back by the issuer; (iii) in anticipation of any adverse credit event. In such cases, the Scheme as an alternate would

invest in CDs of highest credit ratings (A1+ or equivalent) / Treasury Bills / Cash Management Bills /CBLO/ till such time as suitable instruments of desired credit quality is/ are not available.

h) All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.

i) In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days.

There will not be any variation between the intended portfolio allocation and the final portfolio allocation except the exceptions mentioned in d, e, f & i above.

- Fixed Income Securities (Debt Instruments): Fixed income securities or debt instruments are financial claims with promised cash flows of fixed amount paid at fixed dates. It is a contractual or written assurance to repay a debt. Fixed income securities/debt instruments include but not limited to Government securities, treasury bills, corporate bonds, debentures, commercial papers, floating rate notes, asset backed securities/mortgage backed securities, pass through certificates etc.

- Diversification: The Scheme will try to achieve diversification by having at least 9 issuers in case of debt instruments comprising of money market instruments and non-money market instruments. Further the total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) is restricted to 20% of net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with prior approval of the Board of Trustees.

- Security selection criteria: The process of security selection would go through following criteria:
  - Investment objective and asset allocation mandate of the scheme as specified in the Scheme Information Document.
  - Credit quality of the security, judged by using internal research and rating assigned by the credit rating agency.
  - Liquidity of the asset in the secondary market (based on historical traded volumes in secondary market).
  - Impact of the security on the portfolio duration/residual maturity and yield.

Risk Control

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objective of the Scheme and provisions of SEBI (MF) Regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various Risk Measurement Tools like but not limited to VAR etc. Further AMC has implemented Bloomberg Asset and Investment Manager System as Front Office System (FOS) for managing risk. The system has inbuilt feature which enables the fund manager to calculate various risk ratios, average duration and analyze the same.

PORTFOLIO TURNOVER

The Scheme being a close ended debt Scheme, there would not be subscriptions and redemptions on a daily basis. Under normal circumstances, the fund manager will follow passive portfolio management strategy. In view of the nature of the Scheme, there is likely to be no turnover in the portfolio of the Plan(s) (except for change in composition of portfolio of securities made as per the prevailing market conditions like changes in interest rate policy announced by RBI, shifts in the yield curve, credit rating changes etc.). However, it is difficult to measure with reasonable accuracy, the likely turnover in the portfolio of the Scheme.

INVESTMENT BY THE AMC IN THE SCHEME

The AMC may invest in the Scheme during the New Fund Offer Period. In addition the AMC may purchase Units of the Scheme directly from the Stock Exchange(s) after the Units are listed on the Stock Exchange, subject to the SEBI (MF) Regulations. As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

F. FUNDAMENTAL ATTRIBUTES

In terms of Regulation 18 (15A) of the SEBI (MF) Regulations, following are the Fundamental Attributes of the Scheme:

i) **Type of Scheme**

Invesco India Fixed Maturity Plan - Series 31 - Plan D is a Close Ended Debt Scheme;

ii) **Investment Objectives**

To generate income by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the Scheme.

Investment Pattern

The indicative debt and/or money market instruments portfolio break-up with minimum and maximum asset allocation is as follows:

Instruments	Indicative allocations (% of net assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
Debt Instruments	80	100	Low to Medium
Money Market Instruments	0	20	Low

iii) **Terms of Issue**

- **Liquidity provisions:**

  The Units of the Scheme cannot be redeemed by the Unit holders directly with the Fund until the Maturity Date / Final Redemption Date. The Units of the Scheme will be listed on the capital market segment of NSE.

  Further, the AMC/Mutual Fund may at its sole discretion list Units under the Scheme on any other recognized Stock Exchange(s).

  Unit holders can purchase / sell Units on a continuous basis on NSE and any other Stock Exchange(s) on which the Units are listed. The Units can be purchased / sold during the trading hours of the Stock Exchange(s) like any other publicly traded stock. The trading of Units on NSE and any other Stock Exchange(s) on which the Units are listed will automatically get suspended one Business Day prior to the record date for redemption of Units on Maturity Date/ Final Redemption Date.

  The price of the Units on the Stock Exchange(s) will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are normally traded in round lot of 1 Unit.

  Please refer to para "**Settlement of purchase / sale of Units of the Scheme on NSE**" and "**Rolling Settlement**" under the heading Cut off timing for subscriptions/ redemption/ switches and section "**Redemption** for further details.

- **Aggregate fees and expenses**

  Please refer to section IV B. '**Fees and Expenses**'.

- **Any safety net or guarantee provided**

  This Scheme does not provide any safety net or guaranteed or assured returns.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the plan(s) / sub-plan(s)/ option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the plan(s) / option(s) there under and affect the interests of Unit holders is carried out unless:

- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

Further, prior approval of SEBI will be obtained before effecting the changes in fundamental attributes.

G. BENCHMARK INDEX

The Benchmark index for the Scheme is CRISIL Composite Bond Fund Index. The performance of the Scheme will be compared with that of benchmark index. In terms of investment objective, asset allocation pattern, the Scheme will be investing in debt instruments of maturity upto 1468 Days. Hence, CRISIL Composite Bond Fund Index is most suitable index for the Scheme.

CRISIL Composite Bond Fund Index:

CRISIL Composite Bond Fund Index seeks to track the performance of a debt portfolio that includes government securities and AAA/AA rated corporate bonds. The index seeks to capture the movement in a portfolio consisting of most liquid government and corporate securities by using appropriate market representation. The index constituents are valued on a daily basis. This lends the index a realistic approach by having the valuations close to the market levels.

CRISIL Composite Bond Fund Index Details - May 2, 2018

Parameters	Values
Average Maturity (years)	7.6719
Average Modified Duration (years)	5.1550
Average Macaulay Duration (years)	5.5574

Index value as on May 21, 2018 is 2,924.29 (Source: AMFI)

The Trustee / AMC reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to the SEBI (MF) Regulations and other prevailing guidelines.

H. FUND MANAGER FOR THE SCHEME

Name	Age (Yrs)	Educational Qualifications	Total number of years of experience	Assignments held during the last 10 years
Mr. Nitish Sikand	41 years	Commerce Graduate and MBA in Finance.	More than 17 years of experience in fixed income markets and product development.	**April 2007 till date** - Fund Manager - Fixed Income - Invesco Asset Management (India) Private Limited

Other schemes managed by Fund Manager(s):

Name of the Scheme	Fund Manager*
Invesco India Ultra Short Term Fund	Mr. Nitish Sikand

Invesco India Money Market Fund	
Invesco India Banking & PSU Debt Fund	
Invesco India Credit Risk Fund	
Invesco India Fixed Maturity Plans of varying maturities	
Invesco India Gold Exchange Traded Fund	
Invesco India Gold Fund	
Invesco India Liquid Fund	Mr. Krishna Cheemalapati and Mr. Nitish Sikand
Invesco India Treasury Advantage Fund	

* excluding overseas investments, if any.

I. INVESTMENT RESTRICTIONS

Pursuant to Regulations, specifically the seventh schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1) The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustees and the Board of Directors of Asset Management Company.

   Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

   Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

2) The Scheme shall not invest in un-rated debt instruments.

3) The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund (restricted to only debt funds) without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.

4) The Scheme shall not make any investment in :
   - i any unlisted security of an associate or group company of the Sponsor; or
   - ii any security issued by way of private placement by an associate or group company of the Sponsor; or
   - iii the listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

5) The total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

6) The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.

7) Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
   - i such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
   - ii the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

8) The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

   Provided that the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

Provided further that sale of Government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

9) The Scheme shall not make any investment in any fund of funds scheme.

10) Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 as may be amended from time to time:

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits at all points of time:

i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
iii. Parking of funds in short term deposits of associate and Sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
v. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme.
vi. The AMC shall not charge any investment management and advisory fees for funds parked in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash market.

11) The Scheme shall not advance any loans.

12) The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or dividend to the Unit holders.

Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

J. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new scheme and does not have any performance track record.

Disclosures as per SEBI circular dated March 18, 2016 are as follows:

- **Scheme's Portfolio Holding**:

  - Top 10 holdings by issuer
  - Fund allocation towards various sectors

  The Scheme is a new scheme and does not have portfolio holding details.

- After the scheme is launched website link to obtain scheme's latest monthly portfolio holding will be: https://www.invescomutualfund.com/literature-and-forms

- **Scheme's Portfolio Turnover ratio:** N.A.

- **Illustration of impact of expense ratio on Scheme's returns is as follows**:

Investment Value	10,00,000.00
Annualized Gross Return (Assumed)	10.00
Annual Recurring Expenses	1.00
Gross Appreciation for the Day @ 10%	273.97
Expense amount for the Day @ 1%	27.40
Net Appreciation for the Day	246.57
Return (Net of Expenses) in % (Annualized)	9.00

- **Aggregate Investment in the Scheme by AMC Directors, Fund Manager(s) of the Scheme and Other key managerial personnel:**

  N.A. This Scheme is a new scheme and yet to be launched.

III. UNITS AND OFFER

This section provides details you need to know for investing in the Scheme.

A. New Fund Offer (NFO)

New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	New Fund Offer opens on: June 4, 2018 New Fund Offer closes on: June 6, 2018 The AMC / Trustee reserves the right to close the NFO earlier by giving at least one day notice. The AMC / Trustee also reserves the right to extend the closing date of the NFO Period, subject to the condition that subscription list of the NFO shall not be kept open for more than 15 days. Any such extension shall be announced by way of a notice in one national newspaper.
New Fund Offer Price This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10 per unit.
Minimum Amount for Application in the NFO	Rs. 5,000/- per application and in multiples of Rs. 10/- thereafter. In case of investors opting to switch into the Scheme from the existing Scheme(s) of Invesco Mutual Fund (subject to completion of Lock-in Period, if any) during the NFO Period, the minimum amount is Rs. 5,000/- per application and in multiples of Rs. 10/- thereafter.
Minimum Target Amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business Days,, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 Business Days, from the date of closure of the subscription period	Rs. 20 Crores
Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC	There is no maximum subscription (target) to be raised.
Plans/Options offered	Invesco India Fixed Maturity Plan - Series 31 - Plan D offers a separate Sub-Plan for investments directly with the Fund (i.e. application not routed through Distributor). Thus under Invesco India Fixed Maturity Plan - Series 31 - Plan D, there would be two Sub-Plan(s) as follows:

Description	Sub-Plan	Options
Invesco India Fixed Maturity Plan - Series 31 - Plan D	Regular	Growth
		Dividend Payout

Invesco India Fixed Maturity Plan - Series 31 - Plan D	Direct	Growth
		Dividend Payout

Direct Sub-Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc. Direct Sub-Plan is only for investors who purchase /subscribe Units directly with the Fund (i.e. application not routed through Distributor). Investments under Direct Sub-Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors.) Further Registered Investment Advisors (RIAs) can also purchase units of Direct Plan on behalf of their clients through NMF-II platform of National Stock Exchange of India Ltd. and/or BSE StAR MF System of BSE Ltd.

The Scheme will be managed as a separate portfolio. However portfolio of Direct Sub-Plan will form part of portfolio of the Scheme and there will be no separate portfolio for Direct Sub-Plan. Further, both the options i.e. Growth and Dividend Payout will have common portfolio under the Scheme.

Growth option
Dividends will not be declared under this option. The income attributable to Units under this option will continue to remain invested in the Scheme and will be reflected in the Net Asset Value of Units under this option.

Dividend Payout option
Under this option, dividends will be declared at the discretion of the Trustees, subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. On payment of dividend, the NAV of the units under Dividend option will fall to the extent of the dividend payout and applicable statutory levies, if any.

Dividend declared, if any, will be paid (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unit holders, whose names appear in the register of Unit holders on the notified record date. In case of Units held in dematerialized mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record Date to the Registrars and Transfer Agent of the Mutual Fund for determining Unit holders eligible for payment of dividend.

It must be distinctly understood that the actual declaration of dividend and frequency thereof is at the sole discretion of Board of Trustee. There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution nor that will the dividend be paid regularly.

Default Plan / Option
Investors subscribing Units under Direct Sub-Plan of a Scheme should indicate "Direct Sub-Plan" against the Scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Sub-Plan is as follows:

Scenario	Broker Code mentioned by the investor	Sub-Plan mentioned by the investor	Default Sub-Plan to be captured
1	Not mentioned	Not mentioned	Direct

2	Not mentioned	Direct	Direct
3	Not mentioned	Regular	Direct
4	Mentioned	Direct	Direct
5	Direct	Not Mentioned	Direct
6	Direct	Regular	Direct
7	Mentioned	Regular	Regular
8	Mentioned	Not Mentioned	Regular

In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Sub-Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Sub-Plan from the date of application. Since the Scheme is close-ended scheme, the provision of exit load will not be applicable on reprocessing of application.

Investors should indicate option for which subscription is made by indicating the choice in the appropriate box provided for this purpose in the application form. In case of valid application received without any choice of option, dividend payout will be considered as default option.

Dividend Policy

Under the dividend payout option, the Trustees may declare the dividend, subject to availability of distributable surplus, calculated in accordance with SEBI (MF) Regulations. The Fund will endeavor to declare the dividend on or before Maturity Date / Final Redemption Date of the Scheme. The actual declaration of dividend and frequency will, inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustees shall be final in this regard.

There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be payable regularly.

Dividend Distribution Procedure

In accordance with SEBI Circular no. SEBI/ IMD/ Cir No. 1/ 64057/06 dated April 4, 2006, the procedure for Dividend distribution would be as under:

1. Quantum of dividend and the record date will be fixed by the Trustee in their meeting. Dividend so decided shall be paid, subject to availability of distributable surplus.
2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the dividend including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving dividends. The Record Date will be 5 calendar days from the date of issue of notice.
4. The notice will, in font size 10, bold, categorically state that pursuant to payment of dividend, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
5. The NAV will be adjusted to the extent of dividend distribution and statutory levy, if any, at the close of business hours on record date.
6. Before the issue of such notice, no communication indicating the probable date of dividend declaration in any manner whatsoever

	will be issued by Mutual Fund.
Allotment	All applicants whose cheques towards purchase of Units have realized will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. The AMC/Trustee retains the sole and absolute discretion to reject any application. The process of allotment of Units and sending of an allotment confirmation, specifying the number of Units allotted to the applicant by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number will be completed within five Business Days from the date of closure of the NFO Period. Applicants under each of the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized (electronic) form. Normally no Unit certificates will be issued. However, on request from the Unit holder, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 business days of the receipt of request for the certificate. A Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered along with the request for redemption/switch or any other transaction of Units covered therein. All Units will rank pari passu, among Units within the same option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee. **Dematerialization** The applicants intending to hold Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID and Beneficiary Account No. with the DP at the time of subscribing Units during the NFO of the Scheme. Upon allotment, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of closure of the NFO Period and the Units will be credited to the DP account of the applicant as per the details provided in the application form. In case of applications for subscription of Units of the Scheme in demat mode, where the investor has provided incorrect or incomplete information/ details pertaining to his/her Beneficiary Account or where the details provided in the application form does not match with details with Depository records, the AMC will allot the Units in non demat mode provided the application is otherwise complete in all respect. Further, if the units cannot be allotted in demat mode due to reason that KYC details including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions and the application is otherwise complete in all respect. However, if the Unit holder so desires to hold the Units in a dematerialized form at a later date, he will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL. The Unit holders can convert existing Units in physical mode to dematerialized mode by submitting Conversion Request Form (CRF) along with Statement of Account evidencing the holding of Units to his Depository Participant. The AMC will credit the Units to the Beneficiary Account of Unit holders within two working days of the receipt of request or such other period as may de stipulated from time to time.

	Account Statement **<u>For Unitholders not having a Demat Account</u>** • On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of closure of the NFO Period. • Thereafter, Consolidated Account Statement (CAS) ^ will be sent for each calendar month to Unit holder(s) in whose folio(s) transaction(s)* has/have taken place during the month, on or before 10th day of the succeeding month. ^ A Consolidated Account Statement (CAS) shall also contain details of all the transactions* during the month, the total purchase value / cost of investment in each scheme and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor. * the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. • For the purpose of sending CAS, common investor across mutual funds shall be identified by their Permanent Account Number (PAN). • In case the folio has more than one registered holder, the first named Unit holder will receive CAS/account statements. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges. • The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address / e-mail address not later than five business days from the date of closure of the initial subscription list. The account statements shall be non-transferable. When an investor has communicated his/her e-mail address, the Mutual Fund / Registrars are not responsible for email not reaching the investor and for all consequences thereof. The investor shall from time to time intimate the Mutual Fund / its Registrar and Transfer Agents about any changes in the email address.

	For Unitholders holding units in Account Statement mode (Physical) but having a Demat Account **a. Who have opted to receive CAS through Depositories** • On acceptance of application for subscription, an allotment confirmation specifying the number of Units allotted will be sent by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number within five Business Days from the date of closure of NFO Period. • Thereafter a Consolidated Account Statement (CAS) will be dispatched by Depositories within 10 Days from the end of the month for Permanent Account Numbers (PANs) which are common between Depositories & AMCs and in which transaction* has taken place during the month. • In case of multiple holding, PAN of the first holder and pattern of holding will be considered for dispatching CAS. • If the statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unit holder will have an option to receive CAS in physical form at the address registered in the Depository system. • In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details will be sent to the Unit holders on half yearly basis. • The dispatch of CAS by Depositories to Beneficial Owners would constitute compliance by AMC / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996. • The AMC shall send first account statement for a new folio separately with all details registered in the folio by way of a physical account statement and/or an e-mail to the investor's registered address / e-mail address not later than five business days from the date of closure of the initial subscription list. • In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depositories shall send account statement in terms of regulations applicable to the Depositories. *the word 'transaction' shall include transaction in demat accounts of the investor or in any of his mutual fund folios **b. Who have opted not to receive CAS through Depositories** Unitholder(s) will have an option not to receive CAS through Depositors. Such Unitholder(s) will be required to provide negative consent to the Depositories. Unitholder(s) who have opted not to receive CAS through Depositories will continue to receive CAS from AMC / the Fund. Further, CAS issued for the half-year (ended September/ March) shall also provide: a. The amount of actual commission paid by AMC/ Mutual Fund to

	distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each Mutual Fund scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMC/Mutual Fund to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services tax (wherever applicable, as per existing rates), operating expenses, etc. b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all Mutual Fund investors, excluding those investors who do not have any holdings in Mutual Fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. **<u>For Demat Account Holders</u>** Unit holder who has opted to hold units in electronic (demat) mode will receive an allotment confirmation specifying the number of units allotted by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of closure of the NFO Period. Further, such Unit holder will receive the holding/transaction statements directly from his depository participant at such a frequency as may be defined in the Depositories Act, 1996 or regulations made there under or on specific request. The Scheme will comply with all applicable circulars issued by SEBI with regard to Account Statement viz. SEBI Circular No. MFD/CIR/9/120/2000 dated November 24, 2000, SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006, SEBI Circular No. Cir/ IMD/ DF/ 16 / 2011 dated September 08, 2011, SEBI Circular No. CIR/MRD/DP/31/2014 dated November 12, 2014, March 18, 2016 and September 20, 2016. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. It may be noted that trading and settlement in the Units of the Scheme over the Stock Exchange(s) (where the Units are listed) will be permitted only in electronic form. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time. The process for rematerialisation is as follows: • The investor will submit a remat request to his/her DP for rematerialisation of holdings in his/her account. • If there is sufficient balance in the investor's account, the DP will generate a Rematerialisation Request Number (RRN) and the same is entered in the space provided for the purpose in the rematerialisation request form. • The DP will then dispatch the request form to the AMC/ R&T agent.

	• The AMC/ R&T agent accepts the request for rematerialisation, prints and dispatches the account statement to the investor and sends electronic confirmation to the DP. • DP must inform the investor about the changes in the investor account following the acceptance of the request. All Units will rank pari passu, among Units within the same plan/sub-plan/option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.
Refund	If the Scheme fails to collect the minimum subscription amount of Rs. 20 Crores, the Mutual Fund shall be liable to refund the subscription money (without interest except as provided below) to the applicants of the Scheme. In addition to the above, refund of subscription amount to applicants whose applications are invalid for any reason whatsoever, will commence after the allotment process is completed and will be without incurring any liability whatsoever for interest or other sum. No Interest will be payable on any subscription money refunded within 5 Business Days from the closure of the NFO Period. Interest on subscription amount will be payable for amounts refunded later than 5 Business Days from the closure of the New Fund Offer Period at the rate of 15% per annum for the period in excess of 5 Business Days from the closure of the NFO Period and will be charged to the AMC. Refund orders will be marked **"A/c Payee only"** and will be made in favour of and be dispatched to the sole / first Applicant, by registered post or by any other mode of payment as authorized by the applicant.
Who can invest? This is an indicative list and you are requested to consult with your financial advisor to ascertain whether the scheme is suitable to your risk profile	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject to, wherever relevant, purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor through parent / legal guardian (minor will be first and sole holder); 4. Partnership Firms in the name of any one of the partner; 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 8. Schemes of other mutual funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis (NRIs or PIOs who are residents of United States of America and Canada cannot apply); 11. Foreign Portfolio Investor (FPI) registered with SEBI; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;

	13. Scientific and Industrial Research Organisations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Other schemes of Invesco Mutual Fund subject to the conditions and limits prescribed by SEBI (MF) Regulations; 17. Trustee, AMC or Sponsor or their associates; and 18. Such other individuals / institutions / body corporate etc. as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations. Note: Minor Unit holder on becoming major shall submit application form along with prescribed documents to the AMC/Registrar to change the status from minor to major. On the day the minor attains the age of majority, the folio of minor shall be frozen for operation by the guardian and any transactions (including redemption) will not be permitted till the documents to change the status are not received by the AMC/RTA. For list of documents and procedure for change in status from minor to major, please refer SAI or website of the Fund i.e. www.invescomutualfund.com. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. **Who can not invest?** 1. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 2. United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the United States of America and Residents of Canada as defined under the applicable laws of Canada 3. Persons residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs). 4. Such others persons as may be specified by AMC from time to time The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme(s) from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.
Where can you submit the filled up applications?	During the NFO period, the applications duly filled up and signed by the applicants should be submitted at the office of the ISCs of AMC whose names and addresses are mentioned at the end of this document. AMC reserves the right to appoint collecting bankers during the New Fund Offer Period and change the bankers and/or appoint any other bankers subsequently.
How to Apply?	Please refer to the SAI and Application form for the instructions. **Cash Investments** Pursuant to SEBI Circular No. CIR/IMD/DF/ 21/2012 dated September 13, 2012 read with SEBI Circular No. CIR/IMD/DF/10/2014 dated May 22, 2014 the Fund will accept subscription applications with payment mode as 'Cash' ("**Cash Investments**") to the extent of Rs. 50,000/- per investor, per financial year.

	The aforesaid limit is applicable across all the schemes of the Fund For procedure on Subscription with payment mode as Cash, please refer to the SAI and Application form for the instructions.
Listing	The Units of the Scheme will be listed on the capital market segment of NSE within 5 (five) Business Days from the date of allotment of the Scheme. Further, the AMC/ Mutual Fund may at its sole discretion list Units under the Scheme on any other recognized Stock Exchange(s) at a later date. An investor can buy/sell Units on a continuous basis on NSE and any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock. The trading of Units on NSE and any other Stock Exchange(s) on which the Units are listed will automatically get suspended one Business Day prior to the record date for redemption of Units on Maturity Date/ Final Redemption Date. The price of the Units on the Stock Exchange will depend on demand and supply at that point of time and underlying NAV. There is no minimum investment, although Units are purchased in round lot of 1 Unit.
Special Products / facilities available during the NFO	**SWITCHING OPTIONS:** The unit holders will be able to invest in the NFO of the Scheme by switching part or all of their unit holdings held in the respective option(s) / plan(s) of the existing scheme(s) established by the Mutual Fund. Application for switch of units from existing schemes to the Plan(s) will be accepted upto 3.00 p.m. on the last day of the NFO of the Scheme. This option will be useful to unit holders who wish to alter the allocation of their investment among the scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The switch will be effected by way of a redemption of units from the scheme/ plan and a reinvestment of the redemption proceeds in the Scheme and accordingly, to be effective, the switch must comply with the redemption rules of the scheme/ plan and the issue rules of the Scheme (e.g. as to the minimum number of units that may be redeemed or issued, exit load etc). The price at which the units will be switched-out of the scheme/ plan will be based on the redemption price and the proceeds will be invested in the Scheme at Rs. 10/- per unit. **Stock Exchange Infrastructure Facility:** The AMC has made available facility to investors to subscribe to the Units of the Scheme through BSE StAR MF Facility of BSE and/or MFSS facility or **NMF-II** platform of The National Stock Exchange of India Ltd. (**'NSE'**) of during NFO of the Scheme. Further, SEBI Registered Investment Advisors (**RIAs**) can also purchase and / or redeem units of schemes of the Fund directly from the Fund / AMC on behalf of their clients through **NMF-II** and / or **BSE StAR MF System** of BSE Ltd. **ASBA Facility:** The Mutual Fund offers ASBA facility during the NFO of Invesco India Fixed Maturity Plan - Series 31 - Plan D.

	ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of Units offered during NFO of Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/ her application is selected for allotment of Units. Please refer to the SAI for more details. **Transaction through electronic platform:** In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme during NFO period through our website www.invescomutualfund.com as well as www.karvymfs.com, an electronic platform provided by Karvy. The facility to transact in the Scheme will also be available through mobile application of Karvy i.e. 'KTRACK'. **National Automated Clearing House ("NACH") facility** Unit holders can make payment through NACH facility for purchase transactions. NACH is a centralized system, launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing System (ECS) mandates. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number ("UMRN") which can be used for purchase transactions. For general terms and conditions and more information, unitholders are requested to read the NACH Mandate registration form forming part of the Key Information Memorandum of the Scheme of the Fund available on "www.invescomutualfund.com." The Trustee/ the AMC reserves the right to change/ modify/ discontinue the NACH facility at a later date.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered	The Units of the Scheme are not transferable except for units held in dematerialized form. The units which are held in dematerialized form will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. The delivery instructions for transfer of Units will have to be lodged with the DP in the requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized form. In view of the same, additions / deletions of names of Unit holders will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme.

	The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer. **Pledge or Hypothecation of Units** **Units held in demat mode:** The Units held in demat mode can be pledged and hypothecated as per the provisions of Depositories Act and Rules and Regulations framed by Depositories. **Units held in physical mode:** The Units held in physical mode under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other body. The AMC and / or the Registrar will note and record such Pledge of Units. The AMC shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund/AMC assumes no responsibility thereof. The Pledger will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorization to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such Units. **Suspension of Purchase / Sale of the Units on Stock Exchange** The purchase / sale of Units may be temporarily suspended, on the Stock Exchange(s) on which Units of the Scheme are listed, under the following conditions: 1. During the period of book closure. 2. In the event of any unforeseen situation that affects the normal functioning of the Stock Exchange(s). 3. If so directed by SEBI. Further the trading of Units on NSE and any other Stock Exchange(s) on which the Units are listed will automatically get suspended one Business Day prior to the record date for redemption of Units on Maturity Date/ Final Redemption Date. The above list is not exhaustive and may also include other factors.

B. Ongoing Offer Details

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/ redemptions after the closure of the NFO period.	The Units of the Scheme will not be available for Subscriptions/ switch-in after the closure of NFO period. Investors will be permitted to redeem the Units of the Scheme only on Maturity Date / Final Redemption Date of the Scheme (or immediately succeeding Business Day if that day is not a Business Day.) However, the Units of the Scheme will be listed on the capital market segment of NSE. An investor can buy/sell Units on a continuous basis on NSE during the trading hours like any other publicly traded stock. The trading of Units on NSE will automatically get suspended one Business Day prior to the record date for redemption of Units on Maturity Date/ Final Redemption Date. The Units can be Redeemed (i.e. sold back to the Mutual Fund) or Switched-out (i.e. to any Scheme / Plan of the Mutual Fund available for subscription) only on the Maturity Date / Final Redemption date at the Redemption Price of the Scheme. Further, the AMC/Mutual Fund may at its sole discretion list Units under the Scheme on any other recognized Stock Exchange(s).
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors	The Units of the Scheme will not be available for Subscriptions / switch-in directly with the Mutual Fund after the closure of NFO Period. An investor can buy Units on NSE during the trading hours like any other publicly traded stock. The price of the Units on NSE will depend on demand and supply at that point of time and underlying NAV. The NAV of the Scheme as declared by the AMC a day before the date of listing will be the base price / open price of listing on the Stock Exchange(s). There is no minimum investment, although Units are purchased in round lot of 1 Unit. A separate ISIN (International Security Identification Number) will be allotted for each Sub-plan/option of the Scheme.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors	An investor can sell Units on NSE during the trading hours like any other publicly traded stock. The price of the Units on NSE will depend on demand and supply at that point of time and underlying NAV. Further, the AMC/Mutual Fund may at its sole discretion list Units under the Scheme on any other recognized Stock Exchange(s). The Scheme will have a Maturity Date / Final Redemption Date. The Units held by the investor under the Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed on the Maturity Date/ Final Redemption Date. On the Maturity Date/ Final Redemption Date of the Plan, the Units under the Plan will be redeemed at the Applicable NAV.
Cut off timing for ongoing redemptions/ switches This is the time before which your	**For Subscription including switch-ins:** The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period.

application (complete in all respects) should reach the official points of acceptance.	Therefore, the provisions of cut-off time for subscription including switch-ins will not be applicable to the Scheme. **For Redemptions including switch-outs:** Units of the Scheme cannot be redeemed (including switch-outs) by the investors directly with the Fund until the Maturity Date/ Final Redemption Date. Therefore, the provisions of cut off timing for redemptions including switch-outs will not be applicable to the Scheme. Units of the Scheme will be automatically redeemed on the Maturity Date/ Final Redemption date, except requests for switch-out received by the Fund on the Maturity Date/Final Redemption Date. Switch-out request will be accepted upto 3.00 p.m. on the Maturity Date/Final Redemption Date. **Settlement of purchase/sale of Units of the Scheme on NSE** Buying/selling of Units of the Scheme on NSE is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub- broker such that the amount paid is realized before the funds pay-in day of the settlement cycle on the NSE. If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the NSE. The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the NSE. The NSE regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out. If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his/her DP for accepting Units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her DP to his/her trading member. The trading member will transfer the Units directly to his/her beneficiary account on receipt of the same from NSE's Clearing Corporation. An investor who has sold Units should instruct his/her Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her beneficiary account to the Pool Account of his/her trading member through whom he/she have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cutoff time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc. **Rolling Settlement** As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the Units will take place 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as

<table>
<tr><td></td><td>per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:

Day Activity
<table>
<tr><td>T</td><td>The day on which the transaction is executed by a trading member</td></tr>
<tr><td>T+1</td><td>Confirmation of all trades including custodial trades by 11.00 a.m.</td></tr>
<tr><td>T+1</td><td>Processing and downloading of obligation files to brokers /custodians by 1.30 p.m.</td></tr>
<tr><td>T+2</td><td>Pay-in of funds and securities by 11.00 a.m.</td></tr>
<tr><td>T+2</td><td>Pay out of funds and securities by 1.30 p.m.</td></tr>
</table>
While calculating the days from the trading day (Day T), weekend days (i.e. Saturday and Sundays) and bank holidays are not taken into consideration.</td></tr>
<tr><td>Where the applications for purchase/redemption/switches can be submitted?</td><td>The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period.

The Units of the Scheme can be purchased / sold on a continuous basis by an investor during the trading hours on NSE.

Further, the AMC/Mutual Fund may at its sole discretion list Units under the Scheme on any other recognized Stock Exchange(s).

However, the Units of the Scheme will be automatically redeemed on the Maturity date / Final Redemption date, except requests for switch-out received by the Fund on the Maturity Date/Final Redemption Date.

The application forms for switch-out should be submitted at / may be sent by mail to, any of the ISCs / Official Points of Acceptance whose names and addresses are mentioned on end of the SID.</td></tr>
<tr><td>Minimum amount for redemption/switch-out</td><td>Units of the Scheme will be automatically redeemed on the Maturity Date / Final Redemption Date, except requests for switch-out received by the Fund.

The switch-out would be permitted to the extent of credit balance in the Unit holder's account on the Maturity date / Final Redemption Date.

The Switch-out request can be made by specifying the rupee amount or by specifying the number of Units of the Scheme to be switched-out.

Where both rupee amount and number of Units of the Scheme have been specified, the Fund will consider number of Units of the Scheme for switch - out.

In case of partial switch-outs, the balance Units will be redeemed and maturity proceeds paid out.

For Units held in Dematerialised (demat) mode, the switch-out request can be made by specifying the number of Units to be switched-out. The AMC reserves the right to change the basis for Redemption through demat mode from Unit basis to any other basis.</td></tr>
<tr><td>Minimum balance to be maintained and consequences of non maintenance</td><td>As Units of the Scheme will be listed on the capital market segment of NSE, the Scheme will not provide for subscription / redemption of Units. Therefore, the provisions of minimum balance to be maintained</td></tr>
</table>

	and consequences of non-maintenance will not be applicable to the Scheme.
Special Products available	None
Accounts Statements	**<u>For normal transactions during the tenure of the Scheme</u>** **<u>For Unitholders not having a Demat Account</u>** • The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period. • Unit holder in whose folio(s) transaction(s)* has taken place will receive Consolidated Account Statement (CAS)^ for the calendar month on or before 10th day of the succeeding month. ^ A Consolidated Account Statement (CAS) shall also contain details of all the transactions* during the month, the total purchase value / cost of investment in each scheme and holding at the end of the month across all schemes of all mutual funds including transaction charges paid to the distributor. * the word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. • For the purpose of sending CAS, common investor across mutual funds shall be identified by their Permanent Account Number (PAN). • In case the folio has more than one registered holder, the first named Unit holder will receive CAS/account statements. Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. In case of specific request received from investors, Mutual Funds shall provide the account statement to the investors within 5 business days from the receipt of such request without any charges. **<u>For Unitholders holding units in Account Statement mode (Physical) but having a Demat Account</u>** **a) Who have opted to receive CAS through Depositories** • The Units of the Scheme will not be available for subscriptions / switch-in after the closure of NFO Period. • Thereafter a Consolidated Account Statement (CAS) will be dispatched by Depositories within 10 Days from the end of the month for Permanent Account Numbers (PANs) which are common between Depositories & AMCs and in which transaction* has taken place during the month. • In case of multiple holding, PAN of the first holder and pattern of holding will be considered for dispatching CAS.

	• If the statements are presently being dispatched by e-mail either by the Fund or the Depository then CAS will be sent through email. However the Unit holder will have an option to receive CAS in physical form at the address registered in the Depository system. • In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details will be sent to the Unit holders on half yearly basis. • The dispatch of CAS by Depositories to Beneficial Owners would constitute compliance by AMC / the Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations 1996. • In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the Depositories shall send account statement in terms of regulations applicable to the Depositories. *the word 'transaction' shall include transaction in demat accounts of the investor or in any of his mutual fund folios **b) Who have opted not to receive CAS through Depositories** Unitholder(s) will have an option not to receive CAS through Depositors. Such Unitholder(s) will be required to provide negative consent to the Depositories. Unitholder(s) who have opted not to receive CAS through Depositories will continue to receive CAS from AMC / the Fund. Further, CAS issued for the half-year (ended September/ March) shall also provide: a. The amount of actual commission paid by AMC/ Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each Mutual Fund scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMC/Mutual Fund to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Services tax (wherever applicable, as per existing rates), operating expenses, etc. b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all Mutual Fund investors, excluding those investors who do not have any holdings in Mutual Fund schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. **<u>For Demat Account Holders</u>** Unit holder who has opted to hold units in electronic (demat) mode

	will receive a confirmation specifying the number of units allotted by way of e-mail and/ or SMS to the applicant's registered e-mail address and/or mobile number within five business days from the date of receipt transaction request from the unit holders. Further, such Unit holder will receive the holding/transaction statements directly from his depository participant at such a frequency as may be defined in the Depositories Act, 1996 or regulations made there under or on specific request.
Dividend	➢ The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend. In case the AMC fails to dispatch the warrants within the above stipulated time it shall be liable to pay interest to the Unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time, ➢ The dividend proceeds will be paid by way of EFT / NEFT / RTGS / Direct credits / any other electronic manner if sufficient banking account details are available with Mutual Fund for investor. ➢ In case of specific request for dividend by warrants or unavailability of sufficient details with the Mutual Fund, the dividend will be paid by warrant and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Further, based on the list provided by the Depositories (NSDL/CDSL) giving the details of the demat account holders and the number of Units held by them in electronic form on the record date fixed for declaration of dividend, the Registrars & Transfer Agent will pay the dividend by forwarding a dividend warrant or directly crediting the bank account linked to the demat account depending on the mode of receipt of dividend proceeds chosen by the Unit holder.
Redemption	As the Scheme is close ended debt scheme, investors will not be able to redeem their Units during the tenor of the Scheme. Units under the Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed on the Maturity Date/ Final Redemption Date. The redemption proceeds shall be dispatched to the unit holders within 10 working days from the Maturity Date / Final Redemption Date of the Scheme. **Payment of Redemption Proceeds** i. For Unit holders having a bank account with certain banks with whom the AMC may have an arrangement from time to time: The redemption proceeds shall be directly credited to their account by way of EFT / NEFT / RTGS / Direct credits / any other electronic manner if sufficient banking account details are available with Mutual Fund for investor. As per SEBI (MF) Regulations, the Mutual Fund shall despatch Redemption proceeds within 10 Business Days of the Maturity Date/ Final Redemption. ii. For other Unit holders not covered by (i) above and Unit holders covered by (i) but have given specific request for Cheque/Demand Draft: Redemption proceeds will be paid by cheque and payments will be

	made in favour of the Unit holder (registered holders of Units or if there is more than one registered holders, only to the first registered holder) with bank account number furnished to the Mutual Fund (Please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI). Redemption cheques will be sent to the Unit holder's address. All Redemption payments will be made in favour of the registered holder of the Units or, if there is more than one registered holder, only to the first registered holder. As per SEBI (MF) Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of the Maturity Date/ Final Redemption. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the Redemption proceeds are not made within 10 Business Days of the Maturity Date/ Final Redemption. Note: The Trustee, at its discretion at a later date, may choose to alter or add other modes of payment. Further, based on the list provided by the Depositories (NSDL/CDSL) giving the details of the demat account holders and the number of Units held by them in electronic form on the record date fixed for redemption of Units on the Maturity date / Final Redemption date, the Registrars & Transfer Agent will pay the redemption proceeds by forwarding a cheque or directly crediting the bank account linked to the demat account depending on the mode of receipt of redemption proceeds chosen by the Unit holder. The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post. The despatch for the purpose of delivery through the courier /postal department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the despatch has been made correctly as stated in this paragraph. **REDEMPTION BY NRIs / FPIs** Credit balances in the account of an NRI / FPI Unit holder, may be redeemed by such Unit holder in accordance with the procedure described in SID and subject to any procedures laid down by the RBI, if any. Payment to NRI / FPI Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable). **In the case of NRIs** (i) Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account or (ii) Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account. **In the case of FPIs** Credit the net amount of redemption proceeds of such Units to the foreign currency account or Non-Resident Rupee Account of the FPI investor.

	Pursuant to Government of India Notification No. GSR (381) E dated May 3, 2000, transactions which are not specifically prohibited under the Foreign Exchange Management (Current Account Transactions) Rules, 2000 or which are not included in Schedule II (transactions specified in this Schedule require prior approval of the Government of India) or Schedule III (transactions specified in this Schedule require prior approval of Reserve Bank of India) may be permitted by authorized dealers without any monetary / percentage ceilings subject to compliance with the provisions of Section 10(5) of the Foreign Exchange Management Act, 1999.
	Bank Details In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations has made it mandatory for investors to mention in their application /redemption request, their bank name and account number. In case of Units held in demat (electronic) mode, the Bank details as available in the Depository records will be used for the credit of dividend and redemption proceeds. The normal processing time may not be applicable in situations where such details are not provided by investors / unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. The AMC offers its investors a facility to register multiple bank accounts in a folio. Individuals and HUFs investors can register upto five bank accounts at the folio level and non-individual investors can register upto ten bank accounts at the folio level. Please refer to the SAI for more details.
Delay in payment of redemption / repurchase proceeds	The AMC shall be liable to pay interest to the Unit holders at 15% per annum or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not made within 10 Business Days of the date of Redemption / repurchase. However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / Unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.
Unclaimed Redemption and Dividend amount	The list of name(s) and addresses of investors of the Scheme in whose folios there would be unclaimed redemption/dividend amounts would be made available on our website (www.invescomutualfund.com). An investor can obtain details after providing his proper credentials (like PAN, date of birth, etc.) along with other security controls put in place by the AMC. Further, the process for claiming unclaimed redemption and dividend amounts and necessary forms/documents required for the same is also made available on our website. Further, pursuant to SEBI Circular reference no. SEBI/ HO/ IMD/ DF2/ CIR/ P/ 2016/ 37 dated February 25, 2016 on treatment of unclaimed redemption and dividend amounts, redemption/dividend amounts remaining unclaimed based on expiry of payment instruments will be identified on a monthly basis and amounts of unclaimed redemption/dividend would be deployed in the respective Unclaimed Amount Plan(s) as follows: ➢ Invesco India Liquid Fund - Unclaimed Redemption Plan - Below 3 Years

	➢ Invesco India Liquid Fund - Unclaimed Dividend Plan - Below 3 Years ➢ Invesco India Liquid Fund - Unclaimed Redemption Plan - Above 3 Years ➢ Invesco India Liquid Fund - Unclaimed Dividend Plan - Above 3 Years Investors who claim the unclaimed amount during a period of three years from the due date will be paid initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, will be paid initial unclaimed amount along-with the income earned on its deployment till the end of third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. For details of characteristics of above Unclaimed Amount Plan(s), investors are requested to refer the Statement of Additional Information available on our website www.invescomutualfund.com.

C. Periodic Disclosures

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The Direct Sub-Plan under the Scheme will have a separate NAV. The AMC will allot the Units within 5 (five) Business Days from the date of closure of New Fund Offer Period and will calculate and disclose the first NAV of the Scheme within 5 (five) Business Days from the date of allotment. Subsequently, the NAVs will be calculated on daily basis. The NAV of the Scheme shall be published at least in two daily newspapers having circulation all over India in accordance with the SEBI Regulations. The AMC shall update the NAVs on the website of the Fund (www.invescomutualfund.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 9.00 p.m. on every Business Day. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.
Half yearly Disclosures: Portfolio / Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The Mutual Fund shall publish a complete statement of the Scheme portfolio within one month from the close of each half year (i.e. 31st March and 30th September) by way of an advertisement at least in one national English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The Mutual Fund may opt to send the portfolio to all Unit holders in lieu of the advertisement (if applicable). The half yearly portfolio statement will also be displayed on the website of the Mutual Fund and AMFI. The Mutual fund/AMC shall disclose portfolio of the Scheme (along with ISIN) as on the last day of the month on website of Mutual Fund (www.invescomutualfund.com) on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet). Further, the Mutual Fund and Asset Management Company shall within one month from the close of each half year (i.e. on 31st March and on 30th September) host a soft copy of the unaudited financial results of the Scheme on the website of the Mutual Fund. Also an advertisement disclosing the hosting of the unaudited financial results

	of the Scheme on the website will be published, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in language of the region where the Head Office of the Mutual Fund is situated.
Half Yearly Results	The Mutual Fund and Asset Management Company shall within one month from the close of each half year (i.e. on 31st March and on 30th September) host a soft copy of the unaudited financial results of the Scheme on the website of the Mutual Fund. Also an advertisement disclosing the hosting of the unaudited financial results of the Scheme on the website will be published, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in language of the region where the Head Office of the Mutual Fund is situated.
Annual Report	The scheme wise annual report or an abridged summary thereof shall be mailed/e-mailed to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). In case of Unit holders who have provided their e-mail address, annual report or an abridged summary thereof will be sent in electronic form only to their registered e-mail address and not as physical copies. The investors, whose e-mail addresses are not available with the Fund, the AMC will continue to send physical copies of scheme annual reports or abridged summary. Full annual report / abridged summary thereof shall also be available for inspection at the Head Office of the Mutual Fund. The Unit holder may request for a physical copy of annual report or abridged summary thereof by writing to the Asset Management Company/Registrar &Transfer Agents. Scheme wise annual report and abridged summary thereof shall also be placed on the website of the Mutual Fund (www.invescomutualfund.com) and Association of Mutual Funds in India (www.amfiindia.com) and link for the same will be displayed prominently on the website of the Mutual Fund (www. invescomutualfund.com).
Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.	The information set out below outlines the tax implications to the unit holders of the scheme and Mutual Fund based on relevant provisions of the Income-tax Act, 1961 ('the Act'), Wealth Tax Act, 1957, Gift Tax Act, 1958 and the Finance Act, 2018. The following information is provided for general information purposes only and is not exhaustive. There can be no assurance that the tax position or the proposed tax position will remain same. It is neither designed nor intended to be a substitute for professional advice. In view of the individual nature of tax implications, each investor is advised to consult his or her own tax adviser with respect to the specific tax implications arising out of his or her participation in the scheme. I. **For the Mutual Fund** 1. An Indian Mutual Fund registered with the Securities and Exchange Board of India ('SEBI') or schemes sponsored by specified public sector banks / financial institutions and approved by the Central Government or authorized by the Reserve Bank of India ('RBI') are tax exempt as per the provisions of section 10 (23D) of the Act. The Mutual Fund will receive all income without any deduction of tax at source under the provisions of section 196(iv) of the Act. 2. Invesco Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the

Act. Accordingly, its entire income is exempt from tax.

The Units of the Fixed Maturity Plan scheme will be listed on NSE Limited.

3. ***Income Distribution Tax***

At the point of distribution of income by the Mutual Fund to its investors, the Mutual Fund is charged with the incidence of income-distribution tax. The tax rate depends upon the characterization of the scheme of the Mutual Fund that distributes the income.

Fixed Income Maturity Plan is a Debt Fund Scheme with an investment objective to generate income by investing in a portfolio of debt and money market instruments maturing on or before the date of maturity of the scheme.

The scheme is a close ended scheme. Units of the scheme will be redeemed only on the Maturity Date / Final Redemption Date.

Rates of income distribution tax

Schemes which are debt schemes are liable to pay additional income-tax on distribution of income to the unit holders under Section 115R of the Act as provided under:

- **25 percent** (plus applicable surcharge and Health and education cess) on income distributed to any person being an Individual or a HUF
- **30 percent** (plus applicable surcharge and Health and education cess) on income distributed to any other person

Surcharge

Section 115R of the Act provides that the above income distribution tax rates shall be increased by surcharge at the rate of 12 percent and Health and Education cess of 4 percent.

Effective rates of tax

Taking into account the surcharge and the impact of grossing up the **effective rates** of income distribution tax is as under:

Particulars	If Unit holder is an individual / HUF	If Unit holder is any other person
Debt schemes	38.83%	49.92%

4. Securities transaction tax ('STT')

Transactions, if any, in equity shares of companies, derivatives, units of an equity oriented mutual fund or units of a business trust entered into on a recognized stock exchange or sale of unlisted equity shares under an initial offer for sale to the public attracts STT at applicable rates, ranging from 0.001 to 0.2 percent of the transaction value.

II. For the Unit holders

1. Income from Units

Income received in respect of Mutual Fund referred to in section 10 (23D) of the Act by the unit holders is **exempt from tax** in the hands of the unit holders under **Section 10 (35)** of the Act, given that the scheme is required to pay income distribution tax under section 115R of the Act.

2. Gains from sale or transfer of units

The characterization of gains or losses arising from sale / transfer of units as "capital gains" or "business income" would depend on whether the unit holder holds such units as "capital assets" or as "stock in trade".

Investors may refer to CBDT instruction no. 1827 dated August 31, 1989 read with CBDT Circular no. 4 dated June 15, 2007 and the CBDT Circular No. 6 dated 29 February 2016 for further guidance on the matter.

The following paragraphs outline the broad implications under the Act arising in the hands of the investors under both the scenarios.

With effect from 1 April 2014, any security held by a FPI, invested in accordance with the regulations under the SEBI Act, 1992, will be classified as a capital asset under section 2(14) of the Act.

3. Tax Implications where securities are business assets

Profits and Gains of Business or Profession

If the securities in the portfolio are regarded as a business / trading asset, then any gain / loss arising from sale of such securities would be taxed under the head "Profits and Gains of Business or Profession" under section 28 of the Act. The gain / loss is to be computed after allowing normal business expenses (inclusive of the expenses incurred on transfer).

STT paid on securities held as business assets shall be an allowable deduction while computing business income.

Losses under the head Profits and Gains of Business or Profession

Loss under the head 'Profits and Gains of Business or Profession' can be set off against the income from any other source under the same head or income under any other head (subject to certain exceptions) in the same assessment year. If such loss cannot be set off against any other head in the same assessment year, then it will be carried forward and shall be set off against the profits and gains of the business, within the period of 8 subsequent assessment years.

4. Tax implications where units are held as Capital Assets

Holding Period

Unit of a Debt Mutual Fund is treated as a short term capital asset if the unit is held for 36 months or less and considered long term capital asset if it is held for more than 36 months.

Computation of Capital Gains

The capital gains will be computed by deducting expenditure incurred in connection with such transfer and cost of acquisition of the unit from the sale consideration.

The following amounts shall be deductible from the full value of consideration, to arrive at the amount of capital gains:

• Cost of acquisition of securities which can also be adjusted for inflation in certain cases[1], and
• Expenditure incurred wholly and exclusively in connection with such transfer.

a. ***Summary of tax rates and key implications***

Long Term Capital Gains ('LTCG')

Type of Investors	Rates	Indexation available
Resident Investor	20%	Yes
Non Resident Investors		
• Foreign Portfolio Investors	10%	No
• Offshore Funds	10%	No
• Others		
– Listed units	20%	Yes
– Unlisted units	10%	No

In case of individuals / HUFs, being residents, where the total income excluding LTCG is below the maximum amount not chargeable to tax , then the difference between the maximum amount not chargeable to tax and total income excluding LTCG, shall be adjusted from LTCG. Therefore only the balance LTCG will be liable to income tax at the rate of 20 per cent.

For maximum amount not chargeable to tax and applicable tax rates, please refer to note 1.

Finance Act, 2018 has restricted the scope of exemption under section 54EC (which provides exemption from capital gains upon investment of the proceeds in specified bonds) only to LTCG arising from land or building, or both.

Accordingly, LTCG arising on units of Mutual Fund sold after 1 April, 2018 will not get the benefit of section 54EC.

[1] In such cases, the adjustment to the cost is referred to as indexation, as it is based on the cost of inflation index.

Short Term Capital Gains ('STCG')

STCG arising to a unit holder will be taxed at the normal tax rates applicable to that unit holder under the provisions of the Act**.**

These tax rates are set out in note 1.

The capital gains will be computed by deducting expenditure incurred in connection with such transfer and cost of acquisition of the unit from the sale consideration.

Set-off / Carry Forward of Losses

The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent.

However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss may be carried forward separately for a period of 8 assessment years and can be set-off against LTCG only.

Short term capital loss is allowed to be set off against short term / long terms capital gains.

5. Switching between schemes

Switching between plans / options of a scheme will be affected by way of redemption of units of the relevant plan / option and reinvestment of the redemption proceeds in the other plan / option selected by the unit holder. Hence, switching will attract the same implications as applicable on transfer of such units.

Section 47(xix) of the Act provides that transfer of Units in a consolidating plan of Mutual Fund scheme made in consideration of the allotment of Units in the consolidated plan of that scheme is considered tax neutral.

Section 49 read with section 2 (42A) of the Act provides that the cost of acquisition of units of consolidated plan of Mutual Fund scheme shall be cost of units in consolidating plan of Mutual Fund scheme. Period of holding of the units of consolidated plan of Mutual Fund scheme shall include the period for which the units in consolidating plan of Mutual Fund scheme were held by the assesse.

6. Dividend / Bonus Stripping

If any person buys mutual fund units (original units) within a period of 3 months prior to date of allotment of bonus units on such original units, and subsequently within nine months, the original units are sold at a loss, then such loss shall be ignored for the purposes of computing income chargeable to tax. However, such loss would be regarded as cost of acquisition for the bonus units.

In cases which do not fall under the aforesaid circumstances, the cost of acquisition of bonus Units for the investors would be

NIL, as provided by Section 55(2) of the Act

Similarly, if any person buys securities or units within a period of 3 months prior to the date of declaration of dividend and subsequently such securities are sold within 3 months (9 months in case of units) from the date of declaration of dividend, any loss on the purchase / sale transaction up to the amount of dividend shall be ignored for the purposes of computing income chargeable to tax.

7. Securities Transaction Tax ('STT')

No STT is payable on transfer of Units of Debt Fund Scheme.

8. Tax Deducted At Source ('TDS')

8.1 For Resident

No tax is required to be deducted on payments made by Mutual Funds to resident Unit holders.

8.2 Non-resident

Section 195 of the Act stipulates every person responsible for making payment to a Non-resident, to deduct tax on such amount, if the same is chargeable to tax in India.

The effective rates of TDS applicable on payment made to Non-resident Individuals are as under:

	If total income does not exceed Rs. 50 lakhs	**Payment / credit exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore**	**Payment / credit exceeds Rs. 1 crore**
Long Term Capital Gain ('LTCG')			
Listed Schemes	20.8%	22.88%	23.92%
Unlisted Schemes	10.4%	11.44%	11.96%
Short Term Capital Gains ('STCG')			
Debt Schemes	31.2%	34.32%	35.88%

The effective rates of TDS applicable on payment made to Non-resident Companies are as under:

	If total income does not exceed Rs. 1 crore	**Payment / credit exceeds Rs. 1 crore but does not exceed Rs. 10 crore**	**Payment / credit exceeds Rs. 10 crore**
Long Term Capital Gain ('LTCG')			
Listed Schemes	20.8%	21.22%	21.84%
Unlisted Schemes	10.4%	10.61%	10.92%

Short Term Capital Gains ('STCG')			
Debt Schemes	31.2%	31.83%	32.76%

Under Section 196D of the Act, no tax is required to be deducted at source on income by way of capital gains earned by FPI.

Section 94A(5) of the Act provides that if a person located in a notified jurisdictional area is entitled to receive any sum or income or amount on which tax is deductible at source, tax shall be deducted at the rates as per the Act or rates in force or 30% whichever is higher.

9 Other Provisions:

Double Tax Avoidance Agreement ('DTAA')

In case of non-resident unit holder who is a resident of a country with which India has signed a Double Taxation Avoidance Agreement ("DTAA" or "tax treaty") (which is in force) income tax is payable at the rates provided in the Act, as discussed above, or the rates provided in such tax treaty, if any, whichever is more beneficial to such non-resident unit holder.

For non-residents claiming such tax treaty benefits, it is mandatory to obtain, from the home country's tax authority, a tax residency certificate ('TRC') and form 10 F in the format prescribed.

In order for the unit holder to obtain the benefit of a lower rate of tax available under a tax treaty, the unit holder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

Permanent Account Number ('PAN')

Section 206AA of the Act, requires furnishing of PAN by a non-resident in case any income is received on which tax is deductible. The said section provides relief from a penal rate to a non- resident, not being a company or to a foreign company.

Further, CBDT has vide notification no. 53/2016 dated June 24, 2016 relaxed the applicability of higher rate of TDS u/s 206AA to non-residents on certain payments (payment in the nature of interest, royalty, fees for technical services, etc.,) subject to furnishing the following details and documents to the deductor (Rule 37BC):

i. Basic details: Name, e-mail id, contact number;
ii. Address of non-resident outside India in the country in which the deductee is a resident;
iii. TRC issued by the Government of country of which the deductee is a resident
iv. Tax Identification Number or unique number on the basis of which the deductee is identified by the Government of country of which the deductee claims to be a resident.

General Anti Avoidance Rule (GAAR)

GAAR empowers the tax authorities to treat any transaction or arrangement entered into for the primary purpose of tax avoidance as an impermissible avoidance arrangement. The GAAR provisions seek to confer on the tax officer extensive powers, to disregard/ combine/ characterize transactions/ persons in situations where there is a tax avoidance motive or where such motive is presumed to exist in law.

Wealth Tax Act, 1957

The Finance Act, 2015 has abolished the levy of wealth tax with effect from 1 April 2016.

Gift Tax Act, 1958

Provisions of Gift Tax Act, 1958 cease to apply with effect from October 1, 1998.

Provisions of section 56(2)(x) of the Act seek to tax receipt of the sum of money or the property (which inter alia includes units of Mutual Fund) by any person without consideration or for inadequate consideration in excess of Rs. 50,000, unless specifically exempted (e.g. gift from relative).

Notes:

1. ***General Tax Rates***

Rates applicable to different categories of assesses:

a) The slab rates applicable to individuals/HUF/Association of Persons (AOP)/Body of Individuals (BOI)/ Artificial Juridical Person are as under:

Slabs	% of Income Tax
Up to Rs. 2.5 lacs (Basic exemption limit)	Nil
From Rs. 2.5 lacs to Rs. 5 lacs	5% of the amount by which the total income exceeds Rs. 2.5 lacs
From Rs. 5 lacs to Rs. 10 lacs	Rs. 12,500 plus 20% of the amount by which the total income exceeds Rs. 5 lacs
Above Rs. 10 lacs	Rs. 1,12,500 plus 30% of the amount by which the total income exceeds Rs. 10 lacs.

Basic exemption limit for resident senior citizens of 60 years but below 80 years of age is Rs. 3 lacs and for resident senior citizens of 80 years of age or more is Rs. 5 lacs.

An individual resident, whose total income does not exceed Rs. 3,50,000, shall be eligible for a rebate of amount of income-tax payable on the total income for any assessment year or Rs 2500, whichever is less.

b) Rates applicable to other categories of assesses:

Assessee	% of Income Tax
Partnership Firms	30%
Indian Corporates	30% *
Foreign Company	40%

*The Finance Act, 2018, provides that where the total turnover or the gross receipt of the domestic company does not exceed Rs. 250 crores in the previous year 2016-17, the rate of income tax is 25%.

2. Surcharge and cess

The rates of surcharge applicable to various assessees are provided as under:

Particulars	**If total income does not exceed Rs. 50 lakh**	**If total income exceeds Rs. 50 lakh but doesn't exceed Rs. 1 crore**	**If total income exceeds Rs. 1 crore**
Individuals/ HUF/ AOP/ BOI/ Artificial Juridical Person	Nil	10%	15%

Particulars	**If total income does not exceed Rs. 1 crore**	**If total income exceeds Rs. 1 crore but doesn't exceed Rs. 10 crore**	**If total income exceeds Rs. 10 crore**
Domestic Company	Nil	7%	12%
Other than Domestic Companies	Nil	2%	5%

In case of Firms [including Limited Liability Partnership ('LLP')] and Local Authority, surcharge will be applicable at the rate of 12% if income exceeds Rs. 1 crore.

Over and above the surcharge, 'Health and Education Cess' at the rate of 4% on tax including surcharge is payable by all taxpayers persons.

3. Deduction under Chapter VI-A of the Act

Section 80C of the Act provides that an Individual or a HUF is entitled to claim a deduction for investments made in specified securities etc. up to a maximum amount of Rs. 150,000. Subscription to units of Mutual Fund notified under section 80C(2)(xiii) qualifies for deduction under Section 80C of the Act.

Deductions under Chapter VI-A of the Act cannot be claimed against the short-term capital gains and long-term capital gains, covered under section 111A or section 112 or section 112A of the Act.

	4. Alternate Minimum Tax ("AMT") AMT may apply where the income-tax payable by the shareholder (other than companies) under the regular tax provisions is less than 18.5 percent of the "adjusted total income" (being the total income before giving effect to certain deductions to be calculated under section 115JC). In such cases, there would be an obligation to pay AMT at the rate of 18.5 percent of such adjusted total income in lieu of regular income tax. Provisions allow the credit for such AMT against taxes payable in subsequent 15 years. **5. Minimum Alternate Tax ("MAT")** MAT may apply where the income-tax payable by a company under the regular tax provisions is less than 18.5 percent of the "book profit" (calculated as per the provisions of section 115JB). In such cases, there would be an obligation to pay MAT at the rate of 18.5 percent of such book profit in lieu of regular income tax. Provisions allow the credit for such MAT against taxes payable in subsequent 15 years. The above Statement of Possible Direct Tax Benefits / Consequences sets out the provisions of law in a summary manner only and is not a complete analysis or listing of all potential tax consequences of the purchase, ownership and disposal of Mutual Fund Units. The statements made above are based on the tax laws in force and Chapter VII of the Finance (No. 2) Act, 2004, pertaining to STT as interpreted by the relevant taxation authorities as of date. Investors/Unit holders are advised to consult their tax advisors with respect to the tax consequences of the purchase, ownership and disposal of Mutual Fund Units.
Investor services	Investor may contact the AMC for any investor assistance and complaint resolution by making a call on our No.: 1800 209 0007 (toll-free) or +91-022-6731 0000 or by sending fax at Fax No.: +91-022-2301 9422 or sending message at E-mail ID: mfservices@invesco.com. Investors can also post their grievances/ feedback/ suggestions on our website www.invescomutualfund.com. Investor can also address their queries and complaints to Mr. Surinder Singh Negi - Head - Operation and Customer Services. His contact details are as follows: Invesco Asset Management (India) Private Limited 2101-A, A Wing, 21st Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, **Mumbai - 400 013** Tel: +91 22 67310000. Fax: +91 22 23019422 E-mail: mfservices@invesco.com Investor may also approach the Compliance Officer / CEO of the AMC. The details including, inter-alia, name & address of Compliance Officer & CEO, their e-mail addresses and telephone numbers are displayed at each offices of the AMC. Investors can visit our Investor Service Centres (ISCs) at nearest location. The list of ISCs is available at the end of this document and is available on our website www.invescomutualfund.com.

	The AMC will follow up with the ISCs and Registrar and Transfer Agents to ensure timely redressal and prompt investor services. Investors can send their communications and requests to Karvy Computershare Pvt. Ltd., Registrar & Transfer Agents at following contacts: Karvy Computershare Pvt. Ltd. Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, **Hyderabad- 500 032** Tel No: (040) 33215121/ (040) 33215123 E-mail ID**:** mfservices@invesco.com

D. Computation of NAV

The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the principles of fair valuation as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) of the Units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

The NAV shall be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Direct Sub-Plan under the Scheme will have separate NAV. Further, separate NAV will be calculated and disclosed for each option. The NAVs of the Growth option and the Dividend option will be different after the declaration of the first dividend.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme. The information provided under this section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage that the investor is likely to incur on purchasing and selling the Units of the Scheme.

A. New Fund Offer (NFO) Expenses

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

NFO Expenses of the Scheme will be borne by the AMC/ Trustee/ Sponsor.

B. Annual Scheme Recurring Expenses

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.25% of the daily net assets of the Scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Fund.

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 2.25
Trustee fee	
Audit Fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements / dividend / redemption cheques/ warrants	
Listing Fees	
Cost of Statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Goods & Services Tax on expenses other than investment and advisory fees**	
Goods & Services Tax on brokerage and transaction cost	
Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i)	**Upto 2.25**
Additional expenses for gross new inflows from specified cities	Upto 0.30

* Annual Scheme Recurring Expenses charged to Direct Sub-Plan will be restricted upto 1.55%** (Estimated p.a.) of daily net assets. Commission and distribution expenses will not be charged to the Direct Sub-Plan. The Total Recurring Expenses charged to Direct Sub-Plan will be lower by at least 31.11% vis-à-vis Regular Sub-Plan at all points of time.

**Goods & Services Tax on investment and advisory fees will be in addition to maximum limit as mentioned above.

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

The purpose of the above table is to assist the investor in understanding various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC based on past experience and are subject to change inter-se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

Annual recurring expenses of the Scheme, (including the investment and advisory fees without any sub-limit) as a % of daily net assets will be subject to following limit:

First ₹ 100 Crores	Next ₹ 300 Crores	Next ₹ 300 Crores	Over ₹ 700 Crores
2.25%	2.00%	1.75%	1.50%

Annual recurring expenses for Direct Sub-Plan will be subject to limit of 1.55% of daily net assets of the Scheme.

Since the Scheme is a close ended Scheme and exit load is not applicable to the Scheme, additional expenses of 0.20% of daily net asset of the Scheme, as permitted under Regulation 52 (6A) (c), will not be charged to the Scheme.

Additional Distribution Expenses in case of new inflows from specified cities

In addition to total expenses ratio (TER) as specified above, the AMC will charge expenses not exceeding 0.30% of daily net assets if the new inflows in the scheme from such cities, as specified by SEBI from time to time, are at least:

(i) 30% of gross new inflows in the scheme, or;

(ii) 15% of the average assets under management (year to date) of the scheme,

whichever is higher.

In case, inflows from such cities is less than the higher of (i) or (ii) of above, such expenses on daily net assets of scheme will be charged on proportionate basis in accordance with SEBI Circular vide reference no. CIR/IMD/DF/21/2012 dated September 13, 2012.

The additional expenses on account of inflows from such cities charged will be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment

The additional expenses charged in case of inflows from such cities will be utilized for distribution expenses incurred for bringing inflows from such cities.

Currently, SEBI has specified that the above additional distribution expenses may be charged for inflows from beyond 'Top 30 cities.' Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Brokerage and Transaction Cost

In addition to limits specified in regulation 52 (6) of the Regulations, brokerage and transaction costs incurred for the purpose of execution of trade not exceeding 0.12% of value of trade in case of cash market transaction (inclusive of Goods & Services Tax) will be capitalized.

Any payment towards brokerage and transaction cost for execution of trade, over and above the said limit of 0.12% for cash market transactions may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the Regulations.

The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations.

Any expenditure in excess of the prescribed limit (including brokerage and transaction cost, if any) will be borne by the AMC/ the Trustee /Sponsor.

The Fund will update the current expense ratios on its website atleast three working days prior to the effective date of the change. The investors can refer to https://www.invescomutualfund.com/about-us?tab=Statutory for Total Expense Ratio (TER) details.

Further, any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52 (6A) (b) and 52 (6A) (c) of SEBI (Mutual Funds) Regulations, 1996) in comparison to previous base TER charged to the Scheme shall be communicated to investors of the Scheme through notice via email or SMS and will be uploaded on the website (https://www.invescomutualfund.com/about-us?tab=Statutory) at least three working days prior to effecting such change.

C. Load Structure

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme.

The following load will be applicable to an investor subscribing units during NFO:

Entry Load	Nil In terms of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, no entry load will be charged on purchase / switch-in. The upfront commission, if any, on investment made by the investor shall 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	Not Applicable

Being a close ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date/ Final Redemption Date. The Scheme will have a Maturity Date / Final Redemption Date. The Scheme will be compulsorily and without any further act by the Unit holder(s) redeemed on the Maturity Date/ Final Redemption Date. On the Maturity Date/ Final Redemption Date of the Scheme, the Units under the Scheme will be redeemed at the Applicable NAV. No Exit Load will be levied on the Maturity Date/ Final Redemption Date.

The Scheme is a close ended debt scheme. The Units of the Scheme will be listed on the capital market segment of the NSE. The Scheme does not allow fresh subscription / redemption during the tenure of the Scheme and redemptions are permitted only on Maturity Date / Final Redemption Date. Accordingly, provisions with respect to imposition or enhancement of load in future on a prospective basis are not applicable.

D. Waiver of Load for Direct Applications

Not applicable

E. Transaction charges

In terms of SEBI circular no. IMD/ DF/ 13/ 2011 dated August 22, 2011, a transaction charge, as follows, is payable to distributors who have opted to receive transaction charge*:

i. For existing investor in a Mutual Fund: Rs.100/- per subscription of Rs.10,000/- and above;
ii. For first time investor in Mutual Funds: Rs.150/- per subscription of Rs.10,000/- and above.

*Distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product.

However, there will be no transaction charge on:
i. Subscription of less than Rs. 10,000/-; or
ii. Transactions other than purchases / subscriptions relating to new inflows; or
iii. Direct subscription (subscription not routed through distributor); or
iv. Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge.

The transaction charge, if any, will be deducted by AMC from subscription amount and shall be paid to distributor. The balance subscription amount, after deducting applicable transaction charges, will be invested.

It is clarified that upfront commission to distributor will continue to be paid by the investor directly to distributor by a separate cheque.

Calculation of transaction charge and balance subscription amount in case of subscription routed through distributor is explained as follows:

(In INR)

Subscription Amount (A)	For existing investors in a Mutual Fund		For first time investor in Mutual Funds	
	Transaction charge (B)	Balance Subscription Amount (A-B)	Transaction charge (C)	Balance Subscription Amount (A-C)
10,000	100	9,900	150	9,850
9,999	Nil	9,999	Nil	9,999
10,00,000	100	9,99,900	150	9,99,850

Note: Balance subscription amount will be invested and units will be allotted at Rs.10/- per unit for the balance subscription amount.

V. RIGHTS OF UNIT HOLDERS

Please refer to Statement of Additional Information for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

   Nil

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

   Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

   Nil

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

   Nil

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Nil

Notes:

1. *The mutual fund/ AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the scheme.*
2. Any amendments / replacement / re-enactment of SEBI (MF) Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Scheme Information Document.
3. The Scheme under this Scheme Information Document was approved by the Trustee at its Board meeting held on September 18, 2017.
4. **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (MF) Regulations and the guidelines there under shall be applicable.**

For and on behalf of the Board of Directors of

Invesco Asset Management (India) Private Limited
(Investment Manager for Invesco Mutual Fund)

Sd/-

Place: Mumbai
Dated: May 22, 2018

Saurabh Nanavati
Chief Executive Officer

Invesco Mutual Fund

A. Official Points of Acceptance of Transaction

INVESCO ASSET MANAGEMENT (INDIA) PRIVATE LIMITED - For NFO and ongoing basis

● **Ahmedabad:** 303/A, Raindroop Building, C.G.Road, Ahmedabad - 380 006. Tel. No.: 079 - 66521550. ● **Bengaluru:** 411, 4th Floor, Prestige Meridian 1, 29, MG Road, Bengaluru - 560 001. Tel No.: 080 - 42941000. ● **Chandigarh:** S.C.O. 2471 - 72, 2nd Floor, Sector 22C, Himalaya Marg, Chandigarh - 160 022. Tel. No.: 076 - 96001369. ● **Chennai:** Door #2, 2nd Floor, Sun Plaza, #39 G.N.Chetty Road, Near Kamarajar Arangam, Chennai - 600006. Tel. No. 9043000628. ● **Delhi:** 10C, Vandana Building, 10th Floor, 11 Leo Tolstoy Marg, Connaught Place, New Delhi - 110 001. Tel. No.: 011 43789000. ● **Hyderabad:** 2nd Floor, S.B. Towers, H.No.6-3-354, Road No.1,Banjara Hills, Landmark: Punjagutta X Road, Beside Himalaya Book Store, Hyderabad-500 034. Tel. No.: 040 - 65444012. ● **Indore:** Room No. 216, 2nd Floor, Starlit Tower, Y. N. Road, Indore - 452 001. Tel. No.: 7415000281. ● **Jaipur:** 204, 2nd Floor, 'Brij Anukampa' Ashok Marg, C-Scheme, Jaipur - 302 001. Tel. No.: 07737000761. ● **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur - 208 001. Tel. No.: 9044051658. ● ***Kochi:** Door No. CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi - 682 016. Tel. No.: 9037001509. ● **Kolkata:** Everest House, Unit No.16A/2, 16th Floor, 46C, Chowranghee Road, Kolkata - 700 071. Tel : 033-40639115. ● **Lucknow:** 304, 3rd Floor, SKY HI Chamber, Park Road, Hazratganj, Lucknow - 226 001, U.P Tel No - 0522-4000841/4000149. ● **Ludhiana:** Room No. 604, 6th Floor, SCO - 18, Feroze Gandhi Market, Ludhiana - 141 001. Tel. No.: 09041002258. ● **Mumbai (Nariman Point):** Office No.17, 1st Floor, Jolly Maker Chambers II, Nariman Point, Mumbai - 400 021. Tel. No.: 022 43416000. ● Mumbai (H.O.): 2101-A, A Wing, 21st Floor, Marathon Futurex, N.M. Joshi Marg, Lower Parel, Mumbai - 400 013. Tel. No.: 022 - 67310000. ● **Panaji:** Advani Business Centre, Office No. CU2, Neelkamal Arcade, Atmaram Borkar Road, Above Federal Bank, Panaji - 403 001. Tel No: 0832-6650402. ● **Patna:** No. 304, Hariniwas Complex, Dak Banglow Road, Patna - 800 001. Tel. No.: 09264457840. ● **Pune:** Shop No. 11, B Wing, Shreenath Plaza, FC Road, Dyaneshwar Paduka Chowk, Pune - 411 005. Tel No.: 020 - 41291015. ● **Vadodara:** UG- 6, 1st Floor , Concorde Complex, R C Dutt Road, Alkapuri, Vadodara -390 005. Tel. No.: 0265 - 2338446.

* For NFO Only.

B. LIST OF INVESTOR SERVICE CENTRES OF KARVY COMPUTERSHARE PVT. LTD. (KARVY) , REGISTRAR & TRANSFER AGENTS OF INVESCO MUTUAL FUND (ON GOING BASIS) THESE WILL BE IN ADDITION TO THE EXISTING OFFICIAL POINTS OF ACCEPTANCE OF INVESCO ASSET MANAGEMENT (INDIA) PRIVATE LIMITED

● **Agartala:** Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala - 799001. Tel. No.: 0381 2317519 ● **Agra** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282002. Tel. No.: 7518801801 ● **Ahmedabad** 201/202 Shail Complex, Opp: Madhusudan House, B/H Girish Cold Drink, Off C G Road, Navrangpura, Ahmedabad - 380006. Tel. No.: 079 65445550 / 26402967 ● **Ajmer** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001. Tel. No.: 0145 5120725 ● **Akola** Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. Tel. No.: 0724 2451874 ● **Aligarh** 1st Floor, Kumar Plaza, Ramghat Road, Aligarh - 202001. Tel. No.: 7518801802 ● **Allahabad** Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Tel. No.: 7518801803 ● **Alleppy** 1st Floor, Jp Towers, Mullackal, Ksrtc Bus Stand, Alleppy - 688011. Tel. No.: 0477 2263055 ● **Alwar** 101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. Tel. No.: 0144 2335550 / 2335551 ● **Ambala** 6349, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala - 133001. Tel. No.: 7518801804 ● **Amravati** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati - 444601. Tel. No.: 0721 2569198 ● **Amritsar** 72-A, Taylor'S Road, Opp. Aga Heritage Club, Amritsar - 143001. Tel. No.: 0183 5053802 ● **Anand** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Tel. No.: 9662020623 ● **Ananthapur** #15/149,1st Floor, S R Towers, Subash Road, Opp. Lalitha Kala Parishad, Anantapur - 515001. Tel. No.: 08554 244449 ● **Ankleshwar** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Ankleshwar - 393002. Tel. No.: 02646 645326 ● **Asansol** 114/N, G. T. Road, Bhanga Panchil, Near Nokia Care, Asansol - 713 303 Tel. No.: 0341 2220077 ● **Aurangabad** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Tel. No.: 0240 2343414 ● **Azamgarh** 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. Tel. No.: 7518801805 ● **Balasore** M.S Das Street, Gopalgaon, Balasore - 756001. Tel. No.: 06782 260503 ● **Bangalore** Aarya Center, 1st Floor, Municipal No. 01, MIG KHB colony, 1 A cross, 5th Block, Opp. Post Office, Koramangala. Bangalore - 560 095. Tel. No.: 080 - 25709797 ● **Bankura** Ambika Market Complex (Ground Floor), Nutanganj, Post & Dist Bankura, Bankura - 722101. Tel. No.: 03242 255964 ● **Bareilly** 1st Floor, Rear Side, A-Square Building, 154-A Civil Lines, Opp. D.M. Residence, Staion Road, Bareilly - 243 001. Tel. No.: 07518801806 ● **Barhampore** (Wb) 72 No Nayasarak Road, Thakur Market Complex, Gorabazar, Post Berhampore Dist Murshidabad, Barhampore (Wb) - 742101. Tel. No.: 03482 274494 ● **Baroda** 203, Corner Point, Jetalpur Road, Baroda - 390007. Tel. No.: 0265 2353506 ● **Begusarai** Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117. Tel. No.: 7518801807 ● **Belgaum** Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Tel. No.: 0831 2402544 ● **Bellary** Shree Gayathri Towers, No. 4, 1st floor, K.H.B. Colony, Gopalswamy Mudaliar Road, Gandhi Nagar, Bellary - 583103. Tel. No.: 0839 - 2254750 ● **Berhampur** (Or) Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar,Near Lohiya Motor, Berhampur (Or) - 760001. Tel. No.: 0680 2228106 ● **Betul** 107,1st Floor, Hotel Utkarsh, J. H. College Road, Betul - 460001. Tel. No.: 07141 231301 ● **Bhagalpur** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel. No.: 7518801808 ● **Bharuch** Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. Tel. No.: 02642 229022 ● **Bhatinda** #2047-A 2nd Floor, The Mall Road, Above Max New York Life Insurance , Bhatinda - 151001. Tel. No.: 0164 5006725 ● **Bhavnagar** 303, Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel. No.: 02783 003149 ● **Bhilai** Shop No -1, First Floor, Plot No -1, Commercial Complex, Nehru Nagar- East, Bhilai - 490020. Tel. No.: 0788 2289499 ● **Bhilwara** Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara - 311001. Tel. No.: 01482 246362 ● **Bhopal** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011. Tel. No.: 0755 4092712 ● **Bhubaneswar** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel. No.: 0674 2548981 ● **Bikaner** 70-71, 2nd Floor, Dr.Chahar Building , Panchsati Circle, Sadul Ganj, Bikaner - 334003. Tel. No.: 0151 2200014 ● **Bilaspur** Shop No -225,226 & 227, 2nd Floor,Narayan Plaza, Link Road, Bilaspur - 495001. Tel. No.: 07752 236420 / 408436 ● **Bokaro** B-1, 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jwellars, Bokaro - 827004. Tel. No.: 09204061959 ● **Burdwan** 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. Tel. No.: 0342 2665140 ● **Calicut** IInd Floor, Soubhagya Shopping Complex, Arayidathpalam, Mavoor Road, Calicut - 673004. Tel. No.: 0495 4022480 ● **Chandigarh** Sco 2423-2424, Above Mirchi Red Restaurent, Near Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160022. Tel. No.: 0172 5101342 ● **Chandrapur** Shop No-6, Office No-2, 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden Main Road, Chandrapur - 442402. Tel. No.: 07172 270262 ● **Chennai** F-11, Akshaya Plaza, 1st Floor, 108, Adhithanar Salai, Egmore, Opp. Chief Metropolitan Court, Chennai - 600002. Tel. No.: 044 42028512 ● **Cochin** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Cochin - 682036. Tel. No.: 0484 3000231 ● **Coimbatore** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel. No.: 0422 4388011 ● **Cuttack** Opp. Dargha Bazar Police station, Dargha Bazar, Po - Buxi Bazar, Cuttack - 753001. Tel. No.: 9238102118 ● **Darbhanga** Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003. Tel. No.: 7518801809 ● **Davangere** D. No 376/2, 4th Main, 8th Cross, P J Extn, Opp. Byadgi Shettar School, Davangere - 577002. Tel. No.: 0819 2258714 ● **Dehradun** Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248001. Tel. No.: 7518801810 ● **Deoria** 1st Floor, Shanti niketan, Opp. Zila Panchayat, Civil Lines, Deoria - 274001. Tel. No.: 7518801811 ● **Dewas** 27 Rmo House, Station Road, Above Maa Chamunda Gas Agency, Dewas - 455001. Tel. No.: 07272 426010 ● **Dhanbad** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel. No.: 0326 6452027 ● **Dharwad** 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, Nagarkar Colony, P B Road, Dharwad - 580001. Tel. No.: 0836 2744207 ● **Dhule** Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424001. Tel. No.: 02562 282823 ● **Dindigul** No : 9 Old No:4/B, New Agraharam, Palani Road, Dindigul - 624001. Tel. No.: 0451 6451043 ● **Durgapur** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur - 713216. Tel. No.: 0343 6512111 ● **Eluru** D.No. 23A-7-72/73, K K S Plaza, Munukutla Vari Street, Opp. Andhra Hospitals, R R Peta, West Godavari Dist., Eluru - 534 002. Tel. No.: 08812 227851 ● **Erode** No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. Tel. No.: 0424 4021212 ● **Faridabad** A-2B, 3rd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad - 121001. Tel. No.: 7518801812 ● **Ferozpur** The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur - 152002. Tel. No.: 01632 241814 ● **Gandhidham** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel. No.: 02836 651296 ● **Gandhinagar** 123, 1st Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382011. Tel. No.: 079 23244955 ● **Gaya** 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya - 823001. Tel. No.: 0631 2220065 ● **Ghaziabad** 1st Floor C-7, Lohia Nagar, Ghaziabad - 201001. Tel. No.: 7518801813 ● **Ghazipur** 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur - 233001. Tel. No.: 7518801814 ● **Gonda** Shri Market, Sahabgunj, Station Road, Gonda - 271001. Tel. No.: 7518801815 ● **Gorakhpur** Above V.I.P. House, Adjacent A.D. Girls College, Bank Road, Gorakpur - 273001. Tel. No.: 7518801816 ● **Gulbarga** CTS No. 2913, 1st Floor, Asian Towers , Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. Tel. No.: 8088934338 ● **Guntur** D No 6-10-27, Srinilayam, Arundelpet, 10/1, Guntur - 522002. Tel. No.: 0863 2339094 ● **Gurgaon** Shop No.18, Ground Floor, Sector - 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Tel. No.: 7518801817 ● **Guwahati** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati - 781007. Tel. No.: 8811036746 ● **Gwalior** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474009. Tel. No.: 7518801818 ● **Haldwani** Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Kaladhungi Road, Haldwani - 263139. Tel. No.: 7518801819 ● **Haridwar** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249401. Tel. No.: 7518801820 ● **Hassan** SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K.R.Puram, Hassan - 573201. Tel. No.: 08172 262065 ● **Hissar** Sco-71, 1st Floor, Red Square Market, Hissar - 125001. Tel. No.: 7518801821 ● **Hoshiarpur** 1st Floor, The Mall Tower, Opp. Kapila Hospital, Sutheri Road , Hoshiarpur - 146001. Tel. No.: 01882 500143 ● **Hubli** CTC no. 483 / A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029. Tel. No.: 0836 2252444 ● **Hyderabad** Karvy House, No. 46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500034. Tel No.: 040-Tel. No.:040-67406120 /21 ● **Hyderabad** Karvy Selenium, Plot No. 31 & 32, Tower B, Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad - 500 032. Tel. No.: 040-3321 5121 to 040-3321 5123 ● **Indore** 2nd floor, 203-205, Balaji Corporates, Above ICICI bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452001. Tel. No.: 0731-4266828/4218902 ● **Jabalpur** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp. Shyam Market, Jabalpur - 482002. Tel. No.: 0761 - 4050809 ● **Jaipur** S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur - 302001. Tel. No.: 0141-4167715/17 ● **Jalandhar** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. Tel. No.: 0181 5094410 ● **Jalgaon** 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel. No.: 9421521406 ● **Jammu** Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu - 180012. Tel. No.: 0191-2470860 / 2458820 / 2458818 ● **Jamnagar** 136-137-138, Madhav Palaza, Opp. Sbi Bank, Near Lal bunglow, Jamnagar - 361001. Tel. No.: 0288 3065810 ● **Jamshedpur** 2nd Floor, R R Square, S B Shop Area, Near Reliance Foot Print & Hotel-B S Park Plaza, Main Road, Bistupur, Jamshedpur - 831001. Tel. No.: 0657-6655003/ 6655004/ 6655005/ 6655006/ 6655007 ● **Jaunpur** R N Complex, 1-1-9-G, In Front Of Pathak Honda, Ummarpur, Jaunpur - 222002. Tel. No.: 7518801822 ● **Jhansi** 371/01, Narayan Plaza,Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284001. Tel. No.: 7518801823 ● **Jodhpur** 203, Modi Arcade, Chopasni Road, Jodhpur - 342001. Tel. No.: 0291 6454590 ● **Junagadh** 124-125, Punit Shopping Center, M.G Road, Ranavav Chowk, Junagadh - 362001. Tel. No.: 0285 2652220 ● **Kannur** 2nd Floor, Prabhath Complex, Fort Road, Nr. ICICI Bank, Kannur - 670001. Tel. No.: 0497 2764190 ● **Kanpur** 15/46, B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel. No.: 7518801824 ● **Karaikudi** Gopi Arcade, No 2, 100 Feet Road, Karaikudi - 630001. Tel. No.: 04565 237192 ● **Karimnagar** Sri Projects, Door no 2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, Karimnagar - 505001. Tel. No.: 0878 2244773 ● **Karnal** 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal - 132001. Tel. No.: 0184 2252524 ● **Karur** No.6, Old No.1304, Thiru-vi-ka Road, Near G.R.Kalyan Mahal, Karur - 639001. Tel. No.: 04324 241755 ● **Kharagpur** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur - 721304. Tel. No.: 03222 253380 ● **Kolhapur** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel. No.: 0231 2653656 ● **Kolkata** Apeejay House (Beside Park Hotel), 15 Park Street, C Block, 3rd Floor, Kolkata - 700016. Tel. No.: 033 66285900 ● **Kollam** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam - 691001. Tel. No.: 0474 2747055 ● **Korba** 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba - 495677. Tel. No.: 7518801826 ● **Kota** 29,Ist Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. Tel. No.: 0744 5100964 ● **Kottayam** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel. No.: 0481 2300868 ● **Kurnool** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool - 518004. Tel. No.: 08518 228550 ● **Lucknow** Ist Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. Tel. No.: 7518801830 ● **Ludhiana** Sco - 136 , 1st Floor Above Airtel Showroom, Feroze Gandhi Market , Ludhiana - 141001. Tel. No.: 0161 4648747 ● **Madurai** Rakesh towers, 30-C, Ist Floor, Bye pass Road, Opp. Nagappa motors, Madurai - 625010. Tel. No.: 0452 2605856 ● **Malappuram** First Floor, Peekays Arcade, Down Hill, Malappuram - 676505. Tel. No.: 0483 2731480 ● **Malda** Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda - 732101. Tel. No.:

Invesco Mutual Fund

B. LIST OF INVESTOR SERVICE CENTRES OF KARVY COMPUTERSHARE PVT. LTD. (KARVY) , REGISTRAR & TRANSFER AGENTS OF INVESCO MUTUAL FUND (ON GOING BASIS) THESE WILL BE IN ADDITION TO THE EXISTING OFFICIAL POINTS OF ACCEPTANCE OF INVESCO ASSET MANAGEMENT (INDIA) PRIVATE LIMITED

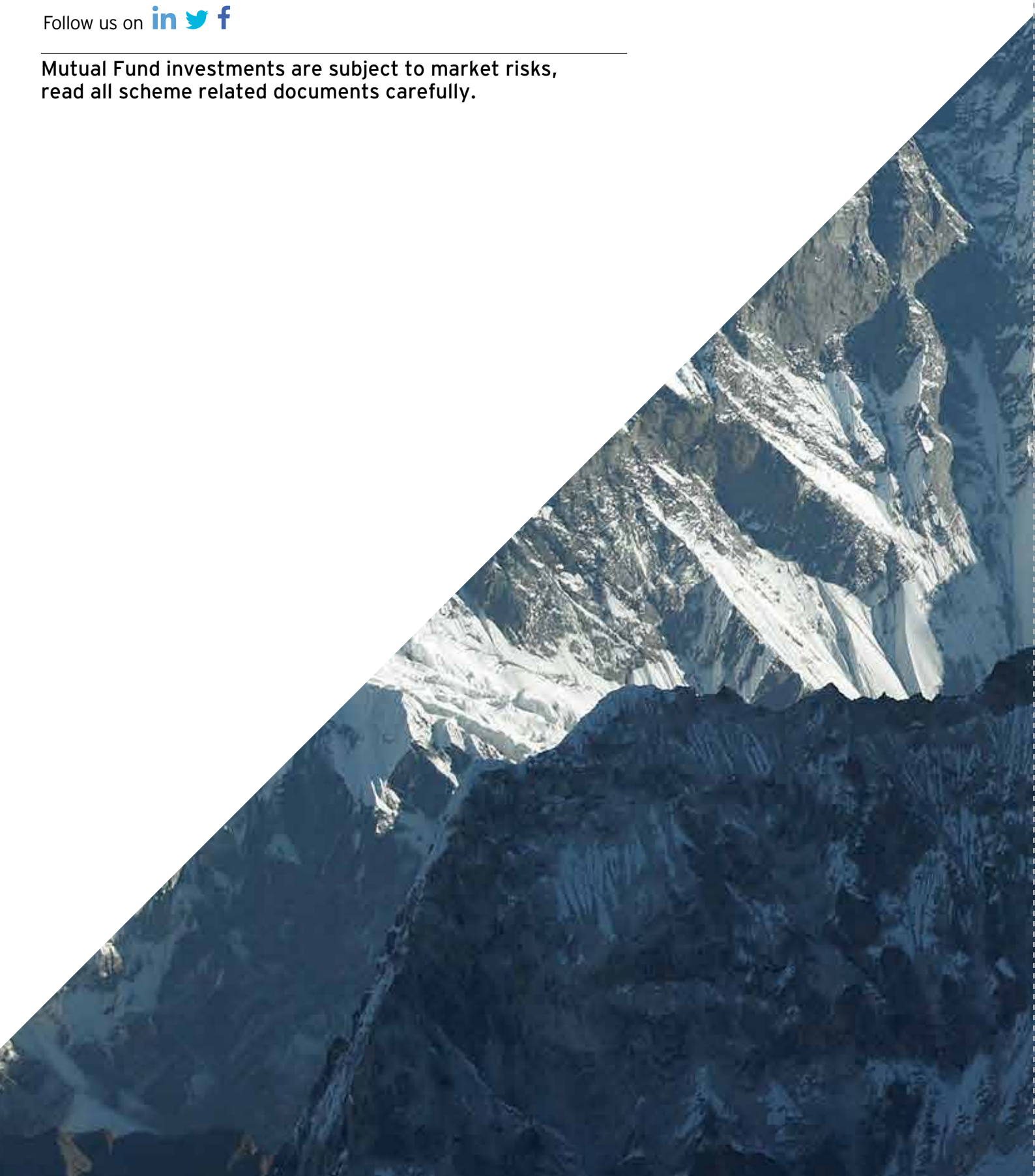
03512 223763 ● **Mandi** 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir, Mandi - 175001. Tel. No.: 7518801833 ● **Mangalore** Mahendra Arcade Opp. Court Road, Karangal Padi, Mangalore - 575003. Tel. No.: 0824 2496289 ● **Margoa** 2nd Floor, Dalal Commercial Complex,Opp. Hari Mandir, Pajifond, Margao - 403601. Tel. No.: 0832 2731823 ● **Mathura** Ambey Crown, IInd Floor, In Front Of Bsa College, Gaushala Road, Mathura - 281001. Tel. No.: 7518801834 ● **Meerut** 1st Floor, Medi Centreopp ICICI Bank, Hapur Road Near Bachha Park, Meerut - 250002. Tel. No.: 7518801835 ● **Mehsana** UL/47 Apollo Enclave, Opp. Simandhar Temple, Modhera Cross Road, Mehsana - 384002. Tel. No.: 02762 242950 ● **Mirzapur** Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur - 231001. Tel. No.: 7518801836 ● **Moga** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001. Tel. No.: 01636 230792 ● **Moradabad** Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad - 244001. Tel. No.: 7518801837 ● **Morena** Moti Palace, Near Ramjanki Mandir, Morena - 476001. Tel. No.: 7518801838 ● **Mumbai** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai - 400 092. Tel. No.: 022 28916319 ● **Mumbai** 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai - 400 602. Tel. No.: 022 25428475 ● **Mumbai** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001. Tel. No.: 022 66235353 ● **Mumbai** 104, Sangam Arcade, V P Road, Opp. Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400 056. Tel. No.: 022 26100967 ● **Muzaffarpur** 1st Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001. Tel. No.: 7518801839 ● **Mysore** L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore - 570001. Tel. No.: 0821 2438006 ● **Nadiad** 104/105, Near Paras Cinema, City Point Nadiad, Nadiad - 387001. Tel. No.: 0268 2563245 ● **Nagerkoil** 45, East Car Street, 1st Floor, Nagercoil - 629001. Tel. No.: 04652 233552 ● **Nagpur** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment Opp. Khandelwal Jewelers, Dharampeth, Nagpur - 440010. Tel. No.: 0712 2533040 ● **Namakkal** 105/2, Arun Towers, Paramathi Street, Namakkal - 637001. Tel. No.: 04286 234801 **Nanded** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. Tel. No.: 02462 237885 ● **Nasik** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 Tel. No.: 0253 - 6611395/ 09890918183 ● **Navsari** 103, 1st Floor, Landmark Mall Near Sayaji Library Navsari - 396445. Tel. No.: 02637-280367 ● **Nellore** 16-2-230 , Room No : 207, 2nd Floor, Keizen Heights, Gandhi Nagar , Pogathota, Nellore - 524001. Tel. No.: 0861 2349940 ● **New Delhi** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel. No.: 011 43681700 ● **Nizamabad** H No:5-6-430, Above Bank Of Baroda, First Floor, Beside Hdfc Bank,Hyderabad Road, Nizamabad - 503003. Tel. No.: 08462 224366 ● **Noida** 405,4th Floor,Vishal Chamber, Plot No. 1, Sector-18, Noida - 201301. Tel. No.: 7518801840 ● **Palghat** No: 20 & 21 , Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad - 678001. Tel. No.: 491 6061110 ● **Panaji** Flat No.1-A, H. No. 13/70, Timotio Building, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panjim - 403001. Tel. No.: 0832 2426873 ● **Panipat** JAVA Complex, 1st Floor, Above Vijaya Bank, G T Road, Panipat - 132103. Tel. No.: 7518801841 ● **Pathankot** 2nd Floor, Sahni Arcade Complex, Adj.Indra Colony Gate Railway Road, Patel Chowk, Pathankot - 145001. Tel. No.: 0186 5080188/ 9988164770 ● **Patiala** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala - 147001. Tel. No.: 0175 5004349 ● **Patna** 3A, 3rd Floor Anand Tower, Exhibition Road, Opp. ICICI Bank, Patna - 800001. Tel. No.: 0612 4323066 ● **Pollachi** 146/4, 1st Floor Ramanathan Building , New Scheme Road, Pollachi - 642002. Tel. No.: 04259 235111 ● **Pondicherry** Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry - 605001. Tel. No.: 0413 2220640 ● **Proddatur** D. No.: 4/625, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur - 516360 Tel. No.: 08564 242898 ● **Pudukottai** Sundaram Masilamani Towers, Ts No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai - 622001. Tel. No.: 04322 220050 ● **Pune** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, Opposite F C College Main Gate, F C Road, Pune - 411004. Tel. No.: 020 66496700/02/03/04 ● **Raipur** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur (C.G.) - 492001. Tel. No.: 0771-4912611. ● **Rajahmundry** D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry - 533101. Tel. No.: 0883 2434468 ● **Rajapalayam** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhungar Dist, Rajapalayam - 626117. Tel. No.: 04563 232952 ● **Rajkot** 302, Metro Plaza, Near Moti Tanki Chowky,Rajkot - 360001. Tel. No.: 0281 6545888 ● **Ranchi** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Tel. No.: 0651 2331320 ● **Ratlam** 1 Nagpal Bhawan, Free Ganj Road , Do Batti, Near Nokia Care, Ratlam - 457001. Tel. No.: 07412 320398 ● **Rewa** Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa - 485001. Tel. No.: 7518801843 ● **Rohtak** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001. Tel. No.: 7518801844 ● **Roorkee** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee - 247667. Tel. No.: 7518801845 ● **Rourkela** 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla - 769012. Tel. No.: 0661 2500005 ● **Sagar** 2nd floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002. Tel. No.: 07582 402404 ● **Saharanpur** 18 Mission Market, Court Road, Saharanpur - 247001. Tel. No.: 7518801846 ● **Salem** N0 3/250, Brindavan Road, 6th Cross, Perumal Kovil Back side, Fairland's, Salem - 636016. Tel. No.: 0427 4020300 ● **Sambalpur** Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur - 768001 Tel. No.: 0663 2522105 ● **Satna** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485001. Tel. No.: 7518801847 ● **Shillong** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel. No.: 0364 2506106 ● **Shimla** Triveni Building, By Pas Chowkkhallini, Shimla - 171002. Tel. No.: 7518801849 ● **Shimoga** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road, Durgigudi, Shimoga - 577201. Tel. No.: 08182 228799 ● **Shivpuri** 1st Floor, M.P.R.P. Building, Near Bank Of India, Shivpuri - 473551. Tel. No.: 7518801850 ● **Sikar** First Floor, Super Tower , Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001. Tel. No.: 01572 250398 ● **Silchar** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel. No.: 03842 261714 ● **Siliguri** Nanak Complex, Sevoke Road, Siliguri - 734001. Tel. No.: 0353 2522579 ● **Sitapur** 12/12-A Sura Complex, Arya Nagar, Opp. Mal Godam, Sitapur - 261001. Tel. No.: 7518801851 ● **Sivakasi** 363, Thiruthangal Road, Opp. TNEB, Sivakasi - 626123. Tel. No.: 04562 228816 ● **Solan** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan - 173212. Tel. No.: 7518801852 ● **Solapur** Block No 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Solapur - 413004. Tel. No.: 0217 2300021 ● **Sonepat** 205 R Model Town, Above Central Bank Of India, Sonepat - 131001. Tel. No.: 7518801853 ● **Sri Ganganagar** 35E Block, Opp. Sheetla Mata Vaateka, Sri Ganganagar - 335001. Tel. No.: 0154 2470177 ● **Srikakulam** D. No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam - 532001. Tel. No.: 08942 225384 ● **Sultanpur** 1077/3, Civil Lines Opp Bus Stand, Civil Lines, Sultanpur, Sultanpur - 228001. Tel. No.: 7518801854 ● **Surat** Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. Tel. No.: 0261 3042170 ● **Thanjavur** No. 70, Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001. Tel. No.: 04362 275415 ● **Tirunelveli** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel. No.: 0462 2335137 ● **Tirupathi** H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi - 517501. Tel. No.: 0877 2255797 ● **Tirupur** First floor, 244 A, Selvakumar Dept Stores, Palladam Road, Opp. Cotton Market Complex, Tirupur - 641604. Tel. No.: 0421 2214221 ● **Tiruvalla** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla - 689107. Tel. No.: 0469 2603303 ● **Trichur** 2nd Floor,Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680001. Tel. No.: 0487 6999987 ● **Trichy** 60, Sri Krishna Arcade, Thennur High Road, Trichy - 620017. Tel. No.: 0431 4020227 ● **Trivandrum** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum - 695010. Tel. No.: 0471 2725728 ● **Tuticorin** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Tel. No.: 0461 2334603 ● **Udaipur** 201-202, Madhav Chambers, Opp. G P O, Chetak Circle, Udaipur - 313001. Tel. No.: 0294 2429370 ● **Ujjain** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain - 456010. Tel. No.: 0734 4250007 ● **Valsad** Shop No 2 , Phiroza Corner, Opp. NEXT Show Room, Tithal Road, Valsad - 396001. Tel. No.: 02632 258481 ● **Vapi** Shop No-12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi - 396195. Tel. No.: 9228012909 ● **Varanasi** D-64/1321st Floor, Anant Complex, Sigra, Varanasi - 221010. Tel. No.: 7518801855 ● **Vashi** SHOP N0. 153 B, GROUND FLOOR, VASHI PLAZA, Sector-17,Near Apna Bazar, Vashi - 400705. Tel. No.: 022-27802684 ● **Vellore** No. 06, Nexus Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom, Opp. To Voorhees School, Vellore - 632 001. Tel. No.: 0416 2215007 ● **Vijayanagaram** Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp. Three Temples, Vizianagaram - 535002. Tel. No.: 08922 236965 ● **Vijayawada** 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada - 520010. Tel. No.: 0866 6604040/39/32 ● **Visakhapatnam** Door No: 48-8-7, Dwaraka Dimond, Ground Floor, Srinagar, Visakhapatnam - 530016. Tel. No.: 0891 2714125 ● **Warangal** 5-6-95, 1 St Floor, Opp. B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001. Tel. No.: 0870 2501664 ● **Yamuna Nagar** Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar - 135001. Tel. No.: 7518801857

C. Please refer our website www.invescomutualfund.com or visit mfuindia.com for Point of Services ("POS") locations of MF Utilities India Private Limited ("MFU") which are Official Points of Acceptance (OPAs) for ongoing transactions.

Invesco Asset Management (India) Private Limited
2101 - A, 21st Floor, A Wing, Marathon Futurex,
N.M. Joshi Marg, Lower Parel, Mumbai - 400 013.
Telephone +91 22 6731 0000
Fax +91 22 2301 9422

To invest:
Call 1800 209 0007
SMS 'invest' to 56677

www.invescomutualfund.com

Follow us on

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