

# Invesco India Money Market Fund

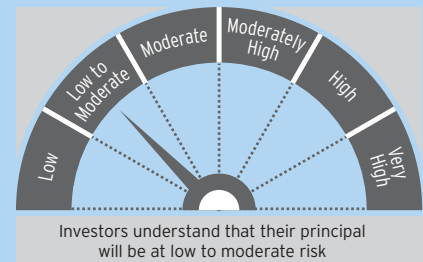
(An open ended debt scheme investing in money market instruments)

**Suitable for investors who are seeking\***

- income over short term
- investment in money market instruments

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

**RISKOMETER**



Continuous Offer for Units at NAV based prices

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.invescomutualfund.com](http://www.invescomutualfund.com).

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated January 15, 2021.

**SPONSOR**

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

**INVESTMENT MANAGER**

Invesco Asset Management (India) Private Limited  
2101 - A, 21st Floor, A Wing, Marathon Futurex,  
N. M. Joshi Marg, Lower Parel, Mumbai - 400013.

**TRUSTEE**

Invesco Trustee Private Limited  
2101 - A, 21st Floor, A Wing, Marathon Futurex,  
N. M. Joshi Marg, Lower Parel, Mumbai - 400013.

**MUTUAL FUND**

Invesco Mutual Fund, 2101 - A, 21st Floor, A Wing,  
Marathon Futurex, N. M. Joshi Marg, Lower Parel,  
Mumbai - 400013.





# Application Form for Lumpsum/SIP/Folio Creation

Please refer instructions on page no. 13 before filling the form

Application No :

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker. (Refer Instruction no. 1vii).

**Transaction Charges** (Please tick any one of the below. For details refer KIM)

- I am a first time investor in Mutual Funds
- I am an existing investor in Mutual Funds (Default)

Upfront commission, if any, shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

**Sign Here - Sole/First Applicant/Guardian/POA**

**Sign Here - Second Applicant**

**Sign Here - Third Applicant**

- **Country of Birth/Citizenship/Nationality or Tax Residency, other than India, for any applicant:**  
 Yes  No (Mandatory to ✓)  
If Yes, please fill FATCA/CRS declaration
- **NRI investors should mandatorily fill separate FATCA/CRS declarations**
- **Non-Individual investors should mandatorily fill separate FATCA/ CRS & UBO declarations**

## Key Partner/Agent Information

Mutual Fund Distributor ARN <small>ARN -</small>	Sub-Broker ARN Code <small>ARN -</small>	Internal Sub-Broker/Employee Code
Employee Unique Identification No. (EUIN) <small>(Of Individual ARN holder or of employee/ Relationship Manager/Sales Person of the Distributor)</small>		Registered Investment Advisor (RIA) Code / Portfolio Manager's Registration Number (PMRN)

**Existing Unitholder :** Please fill in Folio Number below and then proceed to section 2

Folio Number

Name of Sole / First Unit Holder

## New Unitholder

### 1. Applicant Details

**Mode of Holding** (Only for non-demat mode)  Single  Joint  Anyone or Survivor (Default)

**First/Sole**   
Name as per PAN records

City of Birth  Country of Birth

**PAN/PEKRN**

**Date of Birth**

**KIN**  Enclosed KYC Proof

**Gross Annual Income**  
 Below 1 Lac  1-5 Lacs (Default)  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Crore  > 1 Crore  
 Net-worth  in Rs. As on (date within last 1 year) (Mandatory for Non-Individuals)

**Occupation Details**  
 Private Service  Pub. Sector / Govt. Serv.  Professional  Business  Others  Politically Exposed Person (PEP)  
 Retired  Student  Agriculturist  Forex Dealer (For  Related to PEP  
 Housewife  Others \_\_\_\_\_ (Please specify) individuals  Not Applicable (Default)

**Second\***   
Name as per PAN records

City of Birth  Country of Birth

**PAN/PEKRN**

**Date of Birth**

**KIN**  Enclosed KYC Proof

**Gross Annual Income**  
 Below 1 Lac  1-5 Lacs (Default)  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Crore  > 1 Crore  
 Net-worth  in Rs. As on (date within last 1 year) (Mandatory for Non-Individuals)

**Occupation Details**  
 Private Service  Pub. Sector / Govt. Serv.  Professional  Business  Others  Politically Exposed Person (PEP)  
 Retired  Student  Agriculturist  Forex Dealer (For  Related to PEP  
 Housewife  Others \_\_\_\_\_ (Please specify) individuals  Not Applicable (Default)

**Third\***   
Name as per PAN records

City of Birth  Country of Birth

**PAN/PEKRN**

**Date of Birth**

**KIN**  Enclosed KYC Proof

**Gross Annual Income**  
 Below 1 Lac  1-5 Lacs (Default)  5-10 Lacs  10-25 Lacs  25 Lacs - 1 Crore  > 1 Crore  
 Net-worth  in Rs. As on (date within last 1 year) (Mandatory for Non-Individuals)

**Occupation Details**  
 Private Service  Pub. Sector / Govt. Serv.  Professional  Business  Others  Politically Exposed Person (PEP)  
 Retired  Student  Agriculturist  Forex Dealer (For  Related to PEP  
 Housewife  Others \_\_\_\_\_ (Please specify) individuals  Not Applicable (Default)

**Others** (For Non-individuals) Is the entity involved in any of the following services (i) Foreign Exchange/Money Changer Services  Yes  No (Default) (ii) Gaming/Gambling/Lottery/Casino Services/Betting Syndicates  Yes  No (Default) (iii) Money Lending/Pawning  Yes  No (Default)

## Instructions

\*No joint holder where minor is first holder PAN/PEKRN (Refer Instruction no. 3). Date of birth is mandatory in case of Minor, additionally refer Instruction no. 2, KYC & Networth (Refer Instruction no. 14).



**3. For SIP/Micro SIP<sup>1</sup>** (For Post Dated Cheques Use Cheque Truncation System (CTS) cheques only)  SIP  Micro SIP

Amount  Cheque Date 

D	D	M	M	Y	Y	Y	Y
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Drawn on Bank  Branch

Period From 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 To 

D	D	M	M	Y	Y	Y	Y
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 Or  Till further notice

Cheque Nos. From  To

Name of the person making payment

PAN/PEKRN 

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 Enclosed KYC Proof

KIN 

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Frequency  Monthly (Default) or  Quarterly (Jan, Apr, Jul, Oct)

SIP Date Date of your choice (except 29,30,31) 

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 (15<sup>th</sup> Default)

**4. Demat Account Details<sup>2</sup>** Optional, Refer instruction no. 12

NSDL  CDSL  DP ID<sup>3</sup>

I	N						
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Beneficiary Account No.

DP Name

**5. Bank Account Details** (Mandatory As Per SEBI Guidelines) Refer instruction no. 4

Bank A/c. No.

Bank Name

City  PIN 

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Account Type  Current  Savings  SNRR  NRE  NRO  FCNR  Others

Branch Address

MICR Code<sup>4</sup>

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NEFT/RTGS/IFSC Code<sup>5</sup>

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**6. Option to receive Physical Copy of Annual Report** Refer Instruction no. 11

I/We would like to receive physical copy of Annual Report of the Scheme or abridged summary thereof (Please ✓)

Applicable in case of Third Party Payment:  
On behalf of  Client  Employee  
 Distributor (Refer instruction no. 6).

Please provide a cancelled cheque leaf of the same bank account as mentioned above. We will credit the redemption/dividend proceeds directly into investors' account through electronic means if the details provided by the investors are sufficient for the same. Mentioning your IFSC will help us transfer the amount to your bank account faster. Unit holders who have opted to hold Units in dematerialized form must provide Bank Account details linked with the Demat account, as mentioned under section 4. In case of discrepancy, bank details as per depository records will be final.

- I would like to receive cheque payout  
 I have provided multiple bank registration form

**Instructions**

- <sup>1</sup>For SIP through Auto-Debit (Direct Debit/NACH) please fill respective SIP registration cum mandate form.  
<sup>2</sup>The details of the Bank Account linked with the Demat A/c as mentioned below should be provided under section 5.  
<sup>3</sup>Not applicable in case of CDSL.  
<sup>4</sup>9 digit No. next to your Cheque No.  
<sup>5</sup>11 digit character code appearing on cheque leaf.

**Acknowledgement Slip** (To be filled by the Applicant)

Received from

Towards Subscription of (Scheme Name)

Amount (₹)  Cheque/DD No.  Date 

D	D	M	M	Y	Y	Y	Y
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Application No :

Signature, Stamp & Date

**Instructions**

<sup>1</sup>Mandatory for investors who opt to hold units in non-demat form.

**7. Nomination Details<sup>1</sup>**

Refer Instruction no. 10

	Nominee 1	Nominee 2	Nominee 3
Name			
Relationship			
PAN			
% Share			

**If nominee is a minor**

Date of Birth			
Guardian's Name			
Guardian's Relation			
Address			

I do not intend to nominate ( ✓ the box in case you do not wish to nominate)

**Signature(s) for Declaration**

**Sign Here - Sole/First Applicant/Guardian/POA**

**Sign Here - Second Applicant**

**Sign Here - Third Applicant**

Date

Place

**8. Declaration**

The Trustees, Invesco Mutual Fund

Having read and understood the contents of the Statement of Additional Information/Scheme Information Document(s) of the respective schemes, I/We hereby apply to the Trustees of Invesco Mutual Fund for units of the Scheme/Option as indicated above and agree to abide by the terms, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme and I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only). The Distributor has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby authorise Invesco Mutual Fund, its Investment Manager and its Agents to disclose details of my/our investment to my/our bank(s)/ Invesco Mutual Fund's Bank(s) and/or Distributor/Broker/Investment Advisor and to verify my/our bank details provided by me/us. I/We give my consent to AMC and its agents / Registrar to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions/ non-commercial transactions/ promotions/ potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility. I / We declare that the email address and mobile number provided is of the primary / joint unitholder(s) / Family member (spouse, dependent children or dependent parents) and not of any third party. I/We hereby declare that the particulars given above are correct. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Invesco Asset Management (India) Pvt. Ltd. (Investment Manager to Invesco Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Invesco Asset Management (India) Pvt. Ltd., about any changes in my/our bank account. I/We hereby declare that the amount invested by me/us in the Scheme of Invesco Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time. I/We confirm that I/We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.

**Applicable to PEKRN holders :** I, the first/sole holder hereby declare that I do not hold a Permanent Account Number and hold only a single 'PAN exempt PEKRN' issued by KRA and that my existing investment in schemes of Invesco Mutual Fund together with current application will not result in aggregate investments exceeding Rs. 50,000/- in a rolling 12 months period or in a financial year i.e. April to March.

**Applicable to NRIs only:** I/We confirm that I am/we are Non-Residents of Indian Nationality /Origin and that the funds are remitted from abroad through approved banking channels or from my/our NRE/NRO/FCNR/SNRR Account. I/We confirm that the details provided by me/us are true and correct.

Yes  No

If NRI  Repatriation basis  Non-Repatriation basis



**Instructions**

<sup>3</sup>Not applicable in case of CDSL. Applicable only to existing investors for fresh SIP enrolment.

**3. Demat Account Details (Optional)**

NSDL  CDSL

DP ID<sup>3</sup>

I	N								
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 Beneficiary Account No.

DP Name

**Declaration :**

I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment through Direct Debit/NACH and agree to abide by the same. I/We hereby apply to the Trustee of Invesco Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in NACH/Direct Debit. I/We authorise the bank to honour the instructions as mentioned in the application form. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any. I/We agree that Invesco Asset Management (India)/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the direct debit instructions of additional sum on a specified date from my account. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Sign Here -Sole/First Applicant/Guardian

Sign Here - Second Applicant

Sign Here - Third Applicant

## Terms & Conditions for SIP through Direct Debit/NACH and SIP Top-up

- Features of SIP:

Frequency	Monthly/Quarterly (Jan, April, July, October)
SIP dates offered	Any date of your choice except 29, 30 and 31.
Default Frequency/ Date	<ul style="list-style-type: none"> <li>• Frequency: Monthly</li> <li>• Date: 15th of the month</li> <li>• If end date is not specified, the fund will continue SIP till it receives termination notice from the investor or all the post dated cheques are utilized. (See Note below)</li> </ul>
Minimum amount per installment	<p>Invesco India Tax Plan<sup>1</sup></p> <p>(<sup>1</sup>An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit. Units cannot be assigned/transferred/pledged/redeemed/switched-out until the completion of 3 years from the date of allotment.)</p> <p>Rs. 500/- per month and in multiples of Rs.500/- thereafter for monthly and quarterly frequency</p> <p>Invesco India Dynamic Equity Fund, Invesco India Midcap Fund, Invesco India Contra Fund, Invesco India Arbitrage Fund, Invesco India PSU Equity Fund, Invesco India Infrastructure Fund, Invesco India Multicap Fund, Invesco India Feeder - Invesco Pan European Equity Fund, Invesco India Feeder - Invesco Global Equity Income Fund, Invesco India Smallcap Fund, Invesco India Equity &amp; Bond Fund, Invesco India Equity Savings Fund, Invesco India Gold Fund, Fund, Invesco India Liquid Fund, Invesco India Focused 20 Equity Fund and Invesco India - Invesco Global Consumer Trends Fund of Fund.</p> <ul style="list-style-type: none"> <li>• Rs. 500/- per month and in multiples of Re. 1/- thereafter for monthly frequency.</li> <li>• Rs. 1,500/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.</li> </ul> <p>Invesco India Liquid Fund</p> <ul style="list-style-type: none"> <li>• Rs. 500/- per month and in multiples of Re. 1/- but less than Rs. 1000/- for monthly frequency.</li> <li>• Rs. 1,000/- per month and in multiples of Re. 1/- for monthly frequency.</li> <li>• Rs. 2,000/- per quarter and in multiples of Re. 1/- for quarterly frequency.</li> </ul> <p>Invesco India Short Term Fund, Invesco India Money Market Fund, Invesco India Ultra Short Term Fund, Invesco India Banking &amp; PSU Debt Fund and Invesco India Credit Risk Fund.</p> <ul style="list-style-type: none"> <li>• Rs. 1,000/- per month and in multiples of Re. 1/- thereafter for monthly frequency.</li> <li>• Rs. 2,000/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.</li> </ul> <p>Invesco India Financial Services Fund, Invesco India Growth Opportunities Fund, Invesco India Largecap Fund, Invesco India Gilt Fund, Invesco India Corporate Bond Fund, Invesco India Treasury Advantage Fund and Invesco India Overnight Fund.</p> <ul style="list-style-type: none"> <li>• Rs. 100/- per month and in multiples of Re. 1/- thereafter for monthly frequency.</li> <li>• Rs. 300/- per quarter and in multiples of Re. 1/- thereafter for quarterly frequency.</li> </ul>
Minimum number of installments	<p>Invesco India Tax Plan, Invesco India Dynamic Equity Fund, Invesco India Midcap Fund, Invesco India Contra Fund, Invesco India Arbitrage Fund, Invesco India PSU Equity Fund, Invesco India Infrastructure Fund, Invesco India Multicap Fund, Invesco India Feeder - Invesco Pan European Equity Fund, Invesco India Feeder - Invesco Global Equity Income Fund, Invesco India Smallcap Fund, Invesco India Equity &amp; Bond Fund, Invesco India Equity Savings Fund, Invesco India Gold Fund, Invesco India Short Term Fund, Invesco India Money Market Fund, Invesco India Ultra Short Term Fund, Invesco India Banking &amp; PSU Debt Fund, Invesco India Credit Risk Fund and Invesco India Liquid Fund.</p> <ul style="list-style-type: none"> <li>• 12: Where each SIP installment is Rs.500/- or more per month but less than Rs.1,000/- per month (including first installment)</li> <li>• 6: Where each SIP installment is Rs.1,000/- or more per month (including first installment)</li> <li>• 4: for quarterly frequency (including first installment)</li> </ul> <p>Invesco India Financial Services Fund, Invesco India Growth Opportunities Fund, Invesco India Largecap Fund, Invesco India Gilt Fund, Invesco India Corporate Bond Fund, Invesco India Treasury Advantage Fund and Invesco India Overnight Fund.</p> <ul style="list-style-type: none"> <li>• 12 : Where each SIP installment is Rs.100/- or more per month (including first installment)</li> <li>• 4 : for quarterly frequency (including first installment)</li> </ul>
Installments	<p>All installments should be of same amount. No upper limit for single cheque or aggregate.</p> <p>The first cheque and subsequent cheques should not fall in the same month/quarter. First cheque should be of current date (no post-dated cheque will be accepted). In case of SIP through post-dated cheques, all post-dated cheques should be of same date and same amount.</p>

Load Structure	For load structure details, please refer to KIM. Load Structure prevailing at the time of submission of SIP application form (whether for fresh enrollment or extension) will be applicable for all the SIP installments specified in such application.
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- New Investors should mandatorily give a cheque for the first transaction and fill the SIP Application Form and the Registration cum Mandate Form for Direct Debit/NACH.
- First SIP Cheque should be dated current day. All subsequent Installments through Direct Debit/NACH can be any date of your choice except 29, 30 and 31.
- Please draw cheque in the name of the Scheme or its abbreviation and cross "A/c Payee" e.g.
  - **Investment in single scheme - "Invesco India Corporate Bond Fund" or "IICBF".**
  - **Investment in multiple schemes - "Invesco MF Multiple Schemes".**

If the investor is registering a SIP for multiple schemes and the first installment cheque is drawn in favour of a single scheme, then the SIP application is liable to be rejected. Also write SIP enrollment Form no. or folio number on the reverse of cheque accompanying SIP enrollment form.

- Existing investors can avail SIP facility by submitting only SIP Registration cum mandate form for Direct Debit/NACH.
  - The first cheque should be drawn on the same bank account which is to be registered for Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Direct Debit is to be registered.
  - In case SIP date specified is a non-business day or falls during a book closure period, the transaction will be effected on the next business day.
  - The first installment will be processed at Applicable NAV based on time stamping and funds available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable. The second installment will be processed latest for the available SIP date indicated by the investor, but only after the expiry of 30 (thirty) Calendar Days from the date of first installment. The Applicable NAV for all installments (first and future) will be as per the Applicable NAV guidelines available in KIM/ SID.
- The unit allotment shall be based on the date and time of realization of funds against each SIP transaction. In the event that credit is realized before the SIP cycle date, even for SIP cycle transactions, cycle date or realization date, whichever is later would be consider for NAV applicability.

### NACH / Auto Debit Mandate Instructions for SIP Registration

1. It is mandatory to fill all applicable fields on the NACH / Auto Debit Mandate form.
  2. Maximum amount should be equal to ore more than the SIP Registration amount.
  3. Incomplete or incorrect NACH mandates shall be liable for rejection by the AMC / RTA / Bank at the time of representation.
  4. Name and signature of the account holder(s) on the NACH mandate should be as per bank records.
  5. Please enclose a cancelled cheque copy for the bank account mentioned on the NACH mandate.
- In case any cheque submitted by the investor for SIP installment or any payment instruction for SIP installment is dishonored by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-. the AMC reserves the right to discontinue the SIP enrolment in case cheque/ payment instruction submitted by Unit holder is not honored by Banker on 2 (two) consecutive occasions for either insufficiency of funds or as a result of a stop payment instruction issued by the Unit holder and reserves the right to redeem the outstanding units if total investment is below Rs. 5,000/-.
  - SIP registration will be automatically terminated upon receipt of intimation of death of the Unit holder.
  - SIP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
  - The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.
  - Investors will not hold Invesco Mutual Fund / Invesco Asset Management (India) Private Limited, it's Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date.
  - Invesco Mutual Fund / Invesco Asset Management (India) Private Limited, it's Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
  - Unit holder has a right to discontinue the SIP facility at any time by sending SIP cancellation form to any Official Points of Acceptance, at least 10 Business Days prior to the next SIP Debit quoting their SIP reference number. On receipt of such request, the SIP enrollment will be terminated. Incomplete applications will be rejected.
  - Investors transacting through Stock Exchanges, Mutual Fund Utility & other platforms will have to approach their distributors / platforms to discontinue their SIP in case the SIP has been registered through them. Such registration cannot be directly cancel by giving a request to the AMC / RTA.

### Internet SIP

- ISIP facility is available only with banks and service providers with whom Invesco Mutual Fund has tie up for Auto Debit. The list of banks is available on our website [www.invescomutualfund.com](http://www.invescomutualfund.com).

- The registration for ISIP facility should be submitted at least 15 calendar days prior to first ISIP installment date.
- Unique Registration Number (URN) will be allotted to the investors after registration of ISIP on website of the Fund. Investor is required to register the said URN with the same bank as opted at the time of registration of ISIP within 10 calendar days from the date of URN allotment. In case investor has multiple bank accounts associated under his/her Net Banking account, then the investor should ensure that the bank account registered under the folio is opted for registering the URN.
- The fund reserves the right to cancel the ISIP registration if URN is not registered within 10 calendar days from the date of URN allotment or in case the ISIP installment is debited from bank account other than the bank account which is registered in the investor's folio.
- Investor can discontinue the ISIP facility at any time by submitting SIP cancellation from duly signed as per mode of holding to any of nearest Investor Service Centre, at least 10 Business Days prior to the next ISIP debit date.
- Top Up SIP facility, Modify SIP facility and Pause SIP facility are not available for registration through ISIP facility.

#### Modify SIP

- Under this facility, the investor can modify the scheme / plan / option, frequency, amount and date under the existing SIP registration. The facility to modify the amount will be available only to those investors who have registered maximum amount for debit. However, once the investor has availed modification facility then the maximum amount for debit mandate cannot be reduced. In case, SIP installment after modification exceeds the maximum amount for debit, then the request to modify SIP instalment amount will be rejected.
- Modification form should be submitted at least 30 calendar days prior to the next SIP installment date.
- In case investor has opted for modification in SIP installment amount and Top-Up facility is already registered under the said SIP, then the Top-Up amount would be added to the modified SIP amount.
- Investor must mention the SIP Registration Number (SRN) as stated in account statement for modifying the SIP details. In case an investor does not mention the SRN and has more than one live SIP in a single folio in the same scheme with same SIP date / amount then the first registered SIP would be modified.
- In case there is modification of scheme, then the load structure in new scheme prevailing at the time of registration of Modify facility mandate will be applicable. However, in case of request for modification of plan / option of the scheme, frequency, amount and date of SIP installment, the load structure prevailing at the time of registration of SIP will continue to be applicable.

#### Pause SIP

- Investor can opt for Pause facility only twice during the tenure of a particular SIP.
- Pause request should be submitted at least 30 calendar days prior to the next SIP installment date.
- Pause request under SIP can be for minimum of 1 installment and for maximum of 6 installments.
- Pause facility is also available through BSE STAR MF system, a stock exchange platform of BSE Ltd.
- If the Pause period is coinciding with the Top-Up facility, the SIP installment amount post completion of Pause period would be inclusive of Top-Up amounts falling during that Top-Up cycle; e.g. SIP installment amount prior to Pause period is Rs. 5,000/- and Top-Up amount is Rs. 1,000/- and if the Pause period is completed after date for Top-Up, then the SIP installment amount post completion of Pause period shall be Rs. 6,000/-.
- Investor must mention SIP Registration Number (SRN) as stated in the account statement to avail Pause facility. In case an investor does not mention the SRN and has more than one live SIP in a single folio in the same scheme with same SIP date / amount then the first registered SIP would be paused.
- An investor can apply for this facility online through BSE STAR MF Platform.

#### Terms & Conditions - SIP Top-up Facility

'Top-Up' facility will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP.

The features, terms and conditions for availing the 'Top-Up' facility shall be as follows:

- Top-Up facility offers frequency at half yearly and yearly intervals. In case the Top-Up frequency is not specified, it will be considered as yearly frequency.
- Minimum Top-Up amount would be Rs.100/- and in multiples of Re. 1/-thereafter for all the schemes of the Fund that offer SIP facility except Invesco India Tax Plan wherein minimum Top-Up amount would be Rs. 500/- and in multiples of Rs. 500 thereafter.
- In case the investor does not specify Top-Up amount, Rs. 100/- will be considered as the Top-Up amount (in case of Invesco India Tax Plan, Rs. 500/-will be considered as Top-Up amount) and the request will be processed accordingly.
- Top-Up facility would be available to all new SIP enrolments. Existing investors who have enrolled for SIP with maximum amount for debit are also eligible to avail Top-Up facility and will be required to submit 'SIP cum Registration Mandate' at least 20 calendar days prior to the Top-Up start month. In case SIP installment after Top-Up exceeds maximum amount for debit, then the request for Top-Up will be processed upto the maximum amount for debit. Further, if the investor revises the maximum amount for debit, then such increase in amount will be effective from the next Top-Up cycle. However, maximum amount registered for debit mandate cannot be reduced.
- Existing investors registered for SIP through Direct Debit facility and intending to avail Top-Up facility will be required to cancel the existing SIP and enroll a fresh SIP with Top-Up details.

- It would be mandatory for investor to mention in 'SIP cum Registration Mandate' the period (month - year) upto which he wishes to avail Top-Up facility.

An Illustration : The Top-Up facility will work as follows:

Details of SIP registered	Top-up facility
<ul style="list-style-type: none"> <li>Fixed SIP Installment amount: Rs. 5,000/-</li> <li>SIP Period: 01-April-2016 till 31-March-2019 (3 years)</li> <li>SIP date: 1st of every month (36 installments)</li> </ul>	By providing/choosing the following additional details, an investor can avail Top- Up facility. Example: <ul style="list-style-type: none"> <li>Top-Up Amount: Rs. 1,000/-</li> <li>Top-Up Frequency: Every 6 months</li> </ul>

SIP Installments shall be as follows :

Installment No(s).	SIP Installment (in Rs.) (A)	Top-Up amount (in Rs.) (B)	Monthly SIP Installment amount after Top-up (in Rs.) (A+B)
1 to 6	5,000	N.A.	5,000
7 to 12	5,000	1,000	6,000
13 to 18	6,000	1,000	7,000
19 to 24	7,000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000

Top-up/Modify/Pause SIP would not be available to investors registered under SIP through PDC / Channel Partner / Stock Exchange.

#### Terms & Conditions - NACH

- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website [www.npci.org.in](http://www.npci.org.in)
- This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/update at any time in future at the sole discretion of Invesco Asset Management (India) Private Limited, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI ([www.npci.org.in](http://www.npci.org.in)).
- The Registration cum Mandate Form for NACH should be submitted at least 21 Calendar days prior to next SIP cycle date through NACH.
- Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors, who do not have the UMRN, please leave it blank. UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
- Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 10 Calendar days before the date of the first debit through NACH.
- Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 21 calendar days prior notice to any of the investor service centre.
- Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 10 Business days prior notice to any of the Investor Service Centre.
- Please refer your cheque leaf for IFSC/MICR of customer bank. (maximum length-11 Alpha Numeric Characters).
- In case of existing investor, if application is received without existing UMRN then the last UMRN registered in the folio would be considered.
- Maximum amount is the uppermost limit per transaction set by the investor for his registered bank account to be debited.
- Investor should mention the complete CBS (Core Banking System) Bank Account number and the Account-holder name as per the Bank records on the mandate. In case the bank account is under joint mode then the details of the joint holder should also be mentioned on the mandate.
- Investor should sign on the mandate as per their bank records.

#### Terms & Conditions - Direct Debit

Direct Debit: The Direct Debit Facility is available only with the banks with which The AMC or its service provider has tie up for Direct Debit as mentioned below:

List of banks/branches for SIP Direct Debit Facility

Banks	Branches
Axis Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of India, Punjab National Bank, Allahabad Bank, Federal Bank, United Bank of India, ICICI Bank, Bank of Baroda, Union Bank of India, State Bank of India, UCO Bank, Corporation Bank, South Indian Bank	All Branches

<sup>2</sup>Please contact Invesco Mutual Fund Investor Service Centre for updated list of banks/ branches eligible for Direct Debit Facility.

- You can choose to change your bank account by giving 30 calendar days written notice to any of our Investor Service Centres.
- You can choose to discontinue this facility by giving 10 business days written notice to any of our Investor Service Centres.



# Systematic Transfer Plan (STP)

Please refer instructions before filling the form

I/We hereby apply to the Trustees of Invesco Mutual Fund for Systematic Transfer Plan (STP) enrollment under the following scheme and I/We agree to abide by the terms and conditions of the Plan

For details on transaction charges payable to distributors, please refer to KIM.

I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

**Sign Here - Sole/First Applicant/Guardian/POA**

**Sign Here - Second Applicant**

**Sign Here - Third Applicant**

## Key Partner/Agent Information

Mutual Fund Distributor ARN <small>ARN -</small>	Sub-Broker ARN Code <small>ARN -</small>	Internal Sub-Broker/Employee Code
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Employee Unique Identification No. (EUN) <small>(Of Individual ARN holder or Of employee/ Relationship Manager/Sales Person of the Distributor)</small>	Registered Investment Advisor (RIA) Code / Portfolio Manager's Registration Number (PMRN)
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Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

Folio Number

Application Number

### 1. Applicant's Personal Details

**First/Sole Applicant** **PAN/PEKRN**

Name

KIN

### 2. Systematic Transfer Plan (STP) Mandate

(Refer Instructions. Investors applying under the direct plan must mention "Direct" in the box provided below.)

**STP Type (√ A/B/C)**

**A.  Fixed Option (Default)**

Frequency  Daily  Fortnightly  Monthly (Default)  Quarterly

Any One  Monday (Default)  Tuesday  Wednesday  Thursday  Friday

Date of choice except 29, 30, 31 (15<sup>th</sup> Default)  Date of choice except 29, 30, 31 (15<sup>th</sup> Default)

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**B.  Appreciation Option**

Monthly (Default)  Quarterly

Date of choice except 29, 30, 31 (15<sup>th</sup> Default)  Date of choice except 29, 30, 31 (15<sup>th</sup> Default)

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**C.  Flex STP (Applicable to Growth Option of Target Scheme only)**

Monthly (Default)  Quarterly

Date of choice except 29, 30, 31 (15<sup>th</sup> Default)  Date of choice except 29, 30, 31 (15<sup>th</sup> Default)

Source Scheme (from where you wish to transfer)

Plan  Option

Target Scheme (to where you wish to transfer)

Plan  Option

Period of Enrollment From (1st Installment)  To (Last Installment)

Transfer Amount (Per installment)  (Not applicable for Appreciation Option)

No. of Installments  Total Transfer (Rs.)  (Amt. per installment x No. of installments)

### 3. Applicant's Signature

Please note: Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign

Sole / First Applicant / Guardian / POA

Second Applicant

Third Applicant

Date  Place

## Features and Terms & Conditions of Systematic Transfer Plan (STP)

Particulars	Daily	Weekly	Fortnightly	Monthly	Quarterly (Jan/April/ July/Oct)
Minimum balance in the source scheme at the time of enrolment	Rs. 6,000/-	Rs. 6,000/-	Rs. 6,000/-	Rs. 6,000/-	Rs. 6,000/-
STP Dates Offered	Daily	Monday to Friday	1st or 16th of the month	3rd or 10th or 15th or 20th or 25th or any date of every month except 29, 30 and 31	3rd or 10th or 15th or 20th or 25th or any date of every designated month except 29, 30 and 31
Minimum amount for STP installment (Rs. 500/- and in multiples of Rs. 500/- for Invesco India Tax Plan)	Rs. 500/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,500/- & in multiples of Re. 1/- thereafter
Minimum Number of Installments	12	6	6	6	4

- New Investors who wish to enroll for STP should fill this enrollment form in addition to the application form.
- Existing investors need to provide the Folio Number and STP details only.
- Unit holders are advised to consult their tax consultant with regard to the treatment of the transfer of units from the tax point of view.
- Investors are advised to read the Scheme Information Document of the Target scheme carefully before investing. The Scheme Information Document and the Key Information Memorandum of the respective schemes are available with the Investor Service Centres of Invesco Mutual Fund and are also displayed on the website : [www.invescomutualfund.com](http://www.invescomutualfund.com)
- STP offers Unit holders Fixed option, Appreciation option and Flex STP. Investors can opt for any of the facility. In case the investor has not specified any option at the time of enrolment, the Fund will register the STP under Fixed Option.
- In case of monthly and quarterly frequency, 29th, 30th and 31st of each month / quarter will not be available for STP transactions.
- Eligible Source (Transferor) Schemes : Invesco India Liquid Fund, Invesco India Treasury Advantage Fund, Invesco India Short Term Fund, Invesco India Corporate Bond Fund, Invesco India Money Market Fund, Invesco India Ultra Short Term Fund, Invesco India Arbitrage Fund, Invesco India Banking & PSU Debt Fund, Invesco India Credit Risk Fund, Invesco India Dynamic Equity Fund, Invesco India Overnight Fund and Invesco India Equity Savings Fund.
- Eligible Target (Transferee) Schemes: Invesco India Dynamic Equity Fund, Invesco India Midcap Fund, Invesco India Contra Fund, Invesco India Growth Opportunities Fund, Invesco India Financial Services Fund, Invesco India Tax Plan, Invesco India Arbitrage Fund, Invesco India Largecap Fund, Invesco India PSU Equity Fund, Invesco India Infrastructure Fund, Invesco India Multicap Fund, Invesco India Smallcap Fund, Invesco India Focused 20 Equity Fund, Invesco India Equity & Bond Fund, Invesco India Feeder - Invesco Pan European Equity Fund, Invesco India Feeder - Invesco Global Equity Income Fund, Invesco India - Invesco Global Consumer Trends Fund of Fund, Invesco India Gold Fund, Invesco India Banking & PSU Debt Fund, Invesco India Equity Savings Fund, Invesco India Credit Risk Fund and Invesco India Overnight Fund.  
Please note, Invesco India Tax Plan, Invesco India Gold Fund, Invesco India Feeder - Invesco Pan European Equity Fund, Invesco India Feeder - Invesco Global Equity Income Fund, Invesco India Banking & PSU Debt Fund and Invesco India Credit Risk Fund does not act as Target Scheme for Flex STP and Appreciation STP. The list is subject to change from time to time.
- The above list of Source and Target schemes is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Invesco Mutual Fund for updated list.
- In case any option is not specified, fixed option will be considered as default option. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case of weekly frequency, Monday will be considered as default frequency. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15th of month / quarter. If the start month is not specified, the STP application would be processed from the succeeding month on the date specified by the investor at the time of enrolment, provided the condition for minimum number of installments is met. If the end month is not specified, the Fund would continue the STP till it receives termination notice from the investor. In case the start month and end month both are not specified, the STP application would be registered for the minimum number of installments.
- In case the date specified is not a Business Day or falls during a book closure period, the transaction will be effected on the next Business Day.
- Load Structure : For details on load structure, please refer respective SID / KIM.
- Load Structure in the Transferee Scheme (target scheme) prevailing at the time of submission of STP application (whether for fresh enrolment or extension) will be applicable for all the investments through STP specified in the application.
- The transaction through STP will be subject to applicable exit load in the source (transferor) scheme.
- In case the investor purchases additional Units in the source (transferor) scheme, the STP facility would be extended to such additional units also (not applicable for flex STP)
- Units marked under lien or pledge in the source scheme will not be eligible for STP.
- The unit holder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.

- STP (in) and SWP cannot be simultaneously registered for a folio for the same scheme.
- In case the unit balance in the source (transferor) scheme is lesser than amount specified by the Unit holders for STP, the AMC will transfer remaining unit balance to target (transferee) scheme and STP will be closed.
- The facility will be automatically terminated if the units under the source (transferor) scheme are pledged or upon receipt of intimation of death of the Unit holder or if all units are liquidated or withdrawn from the source (transferor) scheme or the units balance under the folio becomes nil.
- The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days and not more than 60 days before the date of commencement / start date of STP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer/ STP execution date.
- Unit holder can discontinue STP facility at any time by sending a STP cancellation form to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer / STP execution date.
- Unit holders details and mode of holding in the target (transferee) scheme will be as per the existing folio in the source (transferor) scheme. Units in the transferee scheme will be allotted in the same folio.

### Appreciation Option

- Appreciation option offers transfer facility at Monthly and Quarterly Intervals. If no frequency is chosen, Monthly Frequency shall be treated as default frequency.
- The unit holder can transfer Rs.500 or above on monthly/quarterly (April/ July/ Oct/ Jan) basis by transfer of appreciation, if any, in the value of Units. In appreciation option, if, on the date of transfer, there is no appreciation or appreciation is less than Rs. 500, then transfer will not be done.
- Capital appreciation, if any, will be calculated from the enrolment date of the STP, till first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous STP date (where STP has been processed and transferred) and the current STP date.
- Appreciation option will be applicable for all schemes except Invesco India Tax Plan as target scheme.

### Flex STP

- Flex STP is a facility wherein an investor under any of the existing designated open ended debt / liquid Scheme(s) ("Transferor Scheme") of the Fund can opt to transfer variable amount linked to value of his investments, on predetermined date to "Growth Option" of designated open-ended equity Scheme(s) ("Transferee Scheme") except Invesco India Tax Plan.
- Under the Flex STP Option, the amount to be transferred in the Transferee (Target) Scheme on the date of transfer shall be higher of: Fixed amount to be transferred per installment as specified by the investor; Or The amount determined by using following formula:  
Fixed amount to be transferred per installment as specified by the investor X number of installments (including the current installment) minus market value of investments through Flex STP.  
In case of Flex STP if the amount (as specified by the formula) to be transferred under STP is not available in the Transferor Scheme in the unit holder's account, the residual amount will be transferred to the Transferee Scheme and Flex STP will be closed.
- If the NAV falls continuously during the Flex STP Option period, number of actual installments may be less than those mentioned in the Flex STP enrolment form.
- The total amount invested in the Transferee (Target) Scheme through Flex STP Option shall not exceed the total amount of investment specified by the investor at the time of enrolment of Flex STP Option i.e. amount per instalment x number of enrolled instalments.
- If there is any other Financial Transaction like Purchase, Redemption, Switch etc. (all special products as well) processed in the target scheme in the same folio during the tenure of Flex STP, then Flex STP will be processed as fixed STP for the rest of the installments for the fixed amount.

### Illustration: Flex STP will work as follows:

Installment amount to be transferred	Rs. 3,000/-
No. of Installments	12
STP period	September 2016 - August 2017
STP Start Date	3rd of the month

### Calculation of Flex STP installment amount on the date of the fifth installment i.e. January 3, 2017.

- Total units allotted up to the date of last (fourth) instalment i.e. December 3, 2016 is assumed as 823;
  - NAV as on January 3, 2017 of Growth option of Transferee Scheme is assumed as Rs. 12/- per unit;
  - Hence, the market value of investment in the Transferee Scheme on the date of transfer of fifth installment i.e. January 3, 2017 will be Rs 9,876/- (823\*12).  
The installment amount for fifth instalment will be calculated as follows:
    - Fixed amount to be transferred per installment: Rs. 3,000/- Or
    - As determined by the formula: (3,000\*5) - 9,876 = Rs. 5,124/-.
 a. Or b. whichever is higher :  
Hence, the installment amount to be transferred in the Transferee Scheme on January 3, 2017 will be Rs. 5,124/-.
- The first Flex STP installment will be processed for the fixed installment amount specified by the investor at the time of enrolment. From the second Flex STP installment onwards, the transfer amount shall be computed as per formula stated above.
  - Flex STP is available for Monthly and Quarterly frequencies.
  - Flex STP is available only in 'Growth' option of the Target Scheme.
  - A single Flex STP enrolment form can be filled for transfer into one Scheme/Plan/Option only.
  - All other terms and condition of Systematic Transfer Plan are also applicable to Flex STP.

# Systematic Withdrawal Plan (SWP)

Please refer instructions before filling the form

I/We hereby apply to the Trustees of Invesco Mutual Fund for Systematic Withdrawal Plan (SWP) enrollment under the following scheme and I / We agree to abide by the terms and conditions of the Plan

For details on transaction charges payable to distributors, please refer to KIM.

I/We hereby confirm that the EUN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

**Sign Here - Sole/First Applicant/Guardian/POA**

**Sign Here - Second Applicant**

**Sign Here - Third Applicant**

## Key Partner/Agent Information

Mutual Fund Distributor ARN <small>ARN -</small>	Sub-Broker ARN Code <small>ARN -</small>	Internal Sub-Broker/Employee Code
Employee Unique Identification No. (EUN) <small>(Of Individual ARN holder or Of employee/ Relationship Manager/Sales Person of the Distributor)</small>	Registered Investment Advisor (RIA) Code / Portfolio Manager's Registration Number (PMRN)	

Upfront commission shall be paid directly by the investor to the AMFI registered distributors based on the investors' assessment of various factors, including the service rendered by the distributor.

Folio Number

Application Number

### 1. Applicant's Personal Details

**First/Sole Applicant** **PAN/PEKRN**

Name

KIN

### 2. Systematic Withdrawal Plan (SWP) Mandate

(Investors applying under the direct plan must mention "Direct" in the box provided below)

Invesco India

Plan	Option
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Withdrawal Option  Fixed Amount  Capital Appreciation Amount

Frequency  Weekly (1st business day of each week)  Monthly (Default)  Quarterly

SWP Date (  Any One )  3<sup>rd</sup>  10<sup>th</sup>  15<sup>th</sup> (Default)  20<sup>th</sup>  25<sup>th</sup>

Period of Enrollment From (1st Installment)  M  M  Y  Y  Y  Y To (Last Installment)  M  M  Y  Y  Y  Y

Withdrawal Amount (Per Installment)   
(Not Applicable for Appreciation Option)

Rs. In Figures

No. of Installments  Total Withdrawal

### 3. Applicant's Signature

Please note : Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign

Sole / First Applicant / Guardian / POA	Second Applicant	Third Applicant

Date

Place

D D M M Y Y Y Y

## Common Instructions

1. New Investors who wish to enroll for SWP should fill this enrollment form in addition to the application form.
2. Existing investors need to provide the Folio Number and SWP details only.
3. Unitholders are advised to consult their tax consultant with regard to the treatment of the withdrawal of units from the taxpoint of view.

## Features and Terms & Conditions of Systematic Withdrawal Plan (SWP)

1. The amount withdrawn under SWP by redemption will be converted into Units at the NAV based prices and the number of Units so arrived will be deducted from the Unit balance to the credit of that Unit holder.
2. Eligible Schemes for SWP: Invesco India Dynamic Equity Fund, Invesco India Midcap Fund, Invesco India Contra Fund, Invesco India Growth Opportunities Fund, Invesco India Financial Services Fund, Invesco India Tax Plan (an open ended equity linked saving scheme with a statutory lock in period of 3 years and tax benefit), Invesco India Largecap Fund, Invesco India PSU Equity Fund, Invesco India Infrastructure Fund, Invesco India Multicap Fund, Invesco India Arbitrage Fund, Invesco India Smallcap Fund, Invesco India Equity & Bond Fund, Invesco India Equity Savings Fund, Invesco India Focused 20 Equity Fund, Invesco India Feeder - Invesco Pan European Equity Fund, Invesco India Feeder - Invesco Global Equity Income Fund, Invesco India - Invesco Global Consumer Trends Fund of Fund, Invesco India Gold Fund, Invesco India Liquid Fund, Invesco India Treasury Advantage Fund, Invesco India Short Term Fund, Invesco India Money Market Fund, Invesco India Ultra Short Term Fund, Invesco India Corporate Bond Fund, Invesco India Banking & PSU Debt Fund, Invesco India Overnight Fund, Invesco India Credit Risk Fund. The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of Invesco Mutual Fund for updated list.
3. This facility offers two options to the Unit holders:
  - a. Fixed option: Under this option, the Unit holder can withdraw a fixed amount on weekly/monthly/quarterly (Jan/April/July/Oct) basis by redemption of units in the Unit holders' account.
  - b. In case of Appreciation option, the unit holder can withdraw Rs. 500 and above on weekly/monthly/quarterly (April/July/Oct/Jan) basis by redemption of appreciation, if any, in the value of Units.

In case of appreciation option, if, on the date of withdrawal, there is no appreciation or appreciation is less than Rs. 500, the redemption / withdrawal under this option will not be made.

Particulars	Weekly	Monthly	Quarterly (Jan/April/July/Oct)
Minimum balance in the source scheme at the time of enrolment	Rs. 6,000/-	Rs. 6,000/-	Rs. 6,000/-
SWP Dates Offered	1st business day of each week	3rd or 10th or 15th or 20th or 25th of every month	3rd or 10th or 15th or 20th or 25th of every designated month
Minimum amount for SWP installment (Rs. 500/- for Invesco India Tax Plan)	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- & in multiples of Re. 1/- thereafter	Rs. 1,500/- & in multiples of Re. 1/- thereafter
Minimum Number of Installments	6	6	4

Minimum number of installments for Invesco India Tax Plan should be 12.

5. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the SWP date is not specified or in case of ambiguity, the SWP transaction will be processed on 15th of month / quarter. In case the end date is not specified, the Fund would continue the SWP till it receives termination notice from the investor. SWP in a folio of minor will be registered only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
6. In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
7. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unit holder and if all units are liquidated or withdrawn from the source (transferor) or the units balance under the folio becomes Nil.
8. The redemption under SWP will be subject to applicable Exit Load.
9. SIP and SWP cannot be simultaneously registered for a folio for the same scheme.
10. SWP and STP (in) cannot be simultaneously registered for a folio for the same scheme.
11. The investor should indicate in his request, the commencement / start date from which the appreciation in investment value should be computed. The withdrawal will commence after one month from the commencement / start date.
12. The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 days and not more than 60 days before the date of commencement / start date of SWP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next SWP execution date.
13. Unit holder can discontinue SWP facility at any time by sending a SWP cancellation form to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.
14. If the balance under scheme falls below Rs. 5,000/-, then AMC reserves the right to redeem the balance units.

## 1. General Instructions

- i. Please read the Statement of Additional Information, Key Information Memorandum and the Scheme Information Document(s) containing the terms of offer carefully before investing. In the Scheme Information Document, your attention is particularly drawn to the risk factors of investing in the scheme and also the sections "Who cannot invest" and "Important note on anti-money laundering & KYC, FATCA / CRS".
- ii. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- iii. Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of these notes to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
- iv. Please strike out any section that is not applicable. Cancellation / white-ink on any of the mandatory information should be countersigned.
- v. Applications can be submitted at any of the Official Points of Acceptance of the AMC / Registrar / MFU. Applications can also be made through the electronic platform, for details please refer point 1(vi).
- vi. In addition to subscribing Units through submission of application in physical, investor/unit holder can also subscribe to the Units of the Schemes through our website [www.invescomutualfund.com](http://www.invescomutualfund.com), through mutual fund trading platforms of stock exchanges viz. BSE STAR MF of BSE, MF Utilities, MFSS facility and/or NMF-II platform of NSE. Investors can also subscribe through website of KFin Technologies Pvt. Ltd. or mobile application i.e. 'KFinKart'. The facility to subscribe through electronic platforms will be subject to operating guidelines and terms and conditions as may be prescribed from time to time.
- vii. Investments through distributors : Pursuant to SEBI circular vide reference no. CIR/IMD/ DF/21/2012 dated September 13, 2012, it is mandatory to mention Employee Unique Identification Number ('EUID') of individual ARN holder or of employee/relationship manager/sales person of the Distributor in the application form if the investments are routed through a Distributor. EUID is allotted by AMFI and mentioning EUID would assist in addressing instances of mis-selling. If there is no interaction by the employees / sales person / relationship manager of the distributor / sub-distributor w.r.t. transaction, then the EUID box may be left blank, but it would be mandatory for the investor to provide confirmation as mentioned in the application form.
- viii. Investors must ensure that the email address and mobile number provided is of the primary holder and not of any third party. For more details, please refer instructions on "Email Communication".
- ix. Plan, Option, Facility of the scheme should be clearly stated. In case applications are received where Plans/Options for investment is not selected, the default Plan/Option as prescribed in the SID of the Scheme will be applicable.

## 2. Applicant Information

- i. Name should be given in full without any abbreviations. Preferably write exactly as it appears in your bank account or as it appears in the incorporation document as the case may be. In case, units are applied for electronic mode (Demat mode), please write the name exactly in the same order as it appears in depository records.
- ii. In case investment is 'On behalf of Minor':
  - a. Name of the Guardian must be mentioned if the investments are being made on behalf of the minor. Payment for investment shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only. For existing folios, if the bank account registered in the folio is not in favour of minor or not a joint account of minor with the guardian, then the unit holder will be required to submit the change of bank mandate where minor is bank account holder (either single or joint with guardian) or else the transactions are liable to be rejected. Guardian in the folio on behalf of minor should either be a natural guardian (i.e. father or mother) or a Court appointed legal guardian. A document evidencing the relationship should be submitted if the same is not available as part of the documents stated in point (c) below.
  - b. The minor shall be the first and sole holder. There shall not be any joint holder where minor is the first holder.
  - c. Date of birth of minor along with the photocopy of following supporting documents shall be mandatory while investing on behalf of minor:
    - Birth certificate of the minor; or
    - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc.; or
    - Passport of the minor; or
    - Any other suitable proof evidencing the date of birth of the minor.
- iii. Name of the Contact Person, e-mail and Telephone no. should be mentioned in case of investments by HUF, Company, Body Corporate, Trust, Society, FPI and other non-individual applicants.
- iv. Complete postal address should be stated. P.O. Box address alone is not sufficient. NRIs/FPIs should necessarily state their overseas address failing which application will be rejected. In addition, Indian address (if available) may be stated for correspondence. It should be noted that NRI residents in any Financial Action Task Force non-compliant countries or territories, US Persons & Residents of Canada cannot invest in the Schemes.
- v. In case of NRI/FPI investors, the Account Statements / Allotment Advice/ Redemption cheques / other correspondence will be sent to their correspondence address as per KYC records.

- vi. Please fill in your date of birth as this may be required for validating your identity for certain transactions / communications.
- vii. If you have an email ID, please provide the same, this will help us send investment / product related communication and resolve any queries more promptly.
- viii. In case of applications for units in non demat mode, made in joint names without indicating the mode of holding, mode of holding will be deemed as 'Any One or Survivor' and processed accordingly. All communication and payments shall be made in the name of and favouring the first applicant (in case of joint holders).

## 3. PAN (Permanent Account Number)

It is mandatory for all existing and prospective investors irrespective of the amount of purchase<sup>1</sup> (including joint holders, guardians of minors and NRIs) to mention the PAN on the application form. In case of minor, the PAN of his / her guardian should be quoted. In the absence of this, application will be rejected. Further, following investors are exempted from the mandatory requirement of PAN for transacting in securities market:

- i. Investors who want to make Micro Investment with an aggregate of the lump sum investment up to Rs. 50,000/- in a rolling 12 months period or a financial year i.e. April to March<sup>2</sup> per investor, per year, per mutual fund (Micro Investments):
- ii. Applicants resident in the state of Sikkim, Central Government, State Government, officials appointed by the courts e.g. official liquidator, court receiver etc. (under the category of Government)

The exemption will be applicable only to Micro Investment made by individuals (including NRIs, Minors acting through Guardian and sole Proprietary Firms). However PIOs, HUF and other categories of investors will not be eligible for this exemption. This would be subject to collecting necessary documentary evidence by the AMC/ Fund to verify the veracity of the claim. However, such investors are mandatorily required to complete the KYC documentation as prescribed by KRA and to obtain PAN Exempted KYC Reference Number (PEKRN). These investors should mention the PEKRN in place of PAN.

<sup>1</sup>includes fresh / additional purchase, switch, systematic investment plan, systematic transfer plan and dividend reinvestment. <sup>2</sup>Such investments will be aggregated at the investor level irrespective of the number of folios under which the investor has invested.

Since, vide SEBI circular dated January 4, 2013, the requirement of verification of PAN with original copy is dispensed with, investors are not required to provide original PAN card for verification.

Please note that Submission of Permanent Account Number (PAN) is mandatory for all the financial transactions including redemption / repurchase transactions in respect of non-PAN exempt folios for all the unit holders in the folio.

## 4. Bank Account Details

As per SEBI Guidelines, it is mandatory for the Sole / First Applicant to provide the bank account details in the application form. Applications received without the bank details will be deemed to be incomplete and liable for rejection. The Mutual Fund reserves the right to hold the redemption proceeds in case the requisite details are not submitted.

To enable verification of the bank mandate details and ensure expeditious clearing, the 9-digit MICR (Magnetic Ink Character Recognition) number appearing to the right of the cheque number on the bottom white strip of the cheque leaf should be provided.

IFSC is a 11 digit alpha numeric character given by some of the banks on the cheques.

IFSC will help to secure transfer of redemption and dividend payouts via the various electronic modes of transfers that are available with the banks.

Investors opting to hold units in Demat mode should furnish Bank Account details linked with their Demat Account. In case the bank details provided in the application form don't match with the bank details in the Depository records, bank details as available in the Depository records shall be deemed final.

If the cheques submitted along with the application form for subscription under a new folio is drawn on bank account (pay-in Bank Account) which is different from pay-out bank account details (i.e. bank account for receipt of redemption / dividend proceeds) as mentioned in the application form, then it would be mandatory for the investor to submit below mentioned documentary proof:

- Cancelled Original cheque leaves of the pay-out bank account having the First Holder Name and bank account number printed on the cheque; or
- Self-attested Bank statements/pass books with current entries not older than 3 months reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application;
- Confirmation on the bank's letter head attested by the bank manager with his name, designation and employee number confirming the investor details and bank mandate information.

Originals of above documents should be produced for verification at the Investor Service Centre or Official Points of Acceptance of Transactions of the Fund and the original will be returned across the counter after verification. In case the original of any document is not produced for verification, then the copies should be attested by the bank manager with his name, designation and employee number.

Investors are requested to note that applications for new folio creation submitted (wherein the pay-in bank details are different from pay-out bank details) without any of the above mentioned documents are liable to be rejected.

In case of change in bank mandate, change will be effected for the folio and not for individual scheme.

For multiple bank account registration, please refer to Statement of Additional Information.

## 5. Systematic Investment Plan (SIP)

SIP facility is offered to investors under this scheme. Investors have choice of four payment options

- Online / Internet
- National Automated Clearing House (NACH)
- Post Dated Cheques
- Direct Debit Instructions

Please refer to the Terms & Conditions and Instructions on the reverse of the SIP Registration cum Mandate Form.

## 6. Mode of Payment

Payment can be made in any of the following modes:

- Payment should be made by way of separate cheque/demand draft\* and must be payable locally at the Official Point(s) of Acceptance where the application is lodged. The cheque/ demand draft should be drawn favouring the Scheme e.g. Investment in single scheme - "Invesco India Corporate Bond Fund" or "IICBF", Investment in multiple schemes - "Invesco MF Multiple Schemes", as the case may be, and crossed "Account Payee Only". Please mention the folio no./application no. and applicant name on the reverse of the Cheque/Draft tendered with the application. In order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either "Name of the Scheme - A/c First Investor name" or "Name of the Scheme - Permanent Account Number of the First investor" or "Name of the Scheme - Folio number". If the investor is investing in multiple schemes and the DD/ pay order /cheque is drawn in favour of a single scheme, or vice versa then the application is liable to be rejected.

In case the Scheme name on the application form and on the payment instrument are different, the request will be processed and units will be allotted in the Scheme which is mentioned in the application form duly signed by investor(s).

The units will be allotted for amount net of DD charges, at NAV based prices. The fund/ the AMC will not entertain any request for refund of Demand Draft charges where Official Points of Acceptance of Invesco Mutual Fund are located.

Payment can also be made through Electronic Funds Transfer (EFT) by way of direct credit / RTGS / NEFT to Scheme Collection Account by clearly mentioning the name of the investor and application number. Investors can make investments in SIP also through NACH facility.

\*Investors residing in Centres, where designated Customer Service Centres of the AMC are not located, are requested to make payment by demand drafts payable at the Centre where the application is to be lodged. Demand Draft charges will be borne by the AMC to the extent of SBI DD charges. The AMC will not reimburse demand draft charges where demand draft amount exceeds Rs. 50,000/-. Applications accompanied by cheques / drafts not fulfilling the above criteria are liable to be rejected.

- Money Order/Postal Order/Post dated Cheques (except in case of investments through Systematic Investment Plan) and Stock Invest will not be accepted.
- The Fund is not obliged to represent dishonoured cheque or inform the investor/ investor's agent about it.
- NRI / FPI / PIO Investors:

### Repatriation Basis

Payments by NRIs/Persons of Indian Origin (PIO) residing abroad/FPI may be made either by way of Indian Rupee drafts or cheques by means of (i) inward remittance through normal banking channels; or (ii) out of funds held in NRE/ FCNR account payable at par and payable at the cities where the Official Points of Acceptance are located.

In case of Indian Rupee drafts purchased abroad or subscription through NRE/FCNR Account, an account debit certificate from the bank issuing the draft confirming the debit/ Foreign Inward Remittance Certificate (FIRC) should also be enclosed.

In case the debit certificate / FIRC is not provided, the AMC reserves the right to reject the application of the NRI investors.

### Non Repatriation Basis

NRIs or person of Indian origin residing abroad investing on a non-repatriable basis may do so by issuing cheques / demand drafts drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Official Points of Acceptance are located.

- Restrictions on acceptance of Third Party Payment for subscription to units of scheme.

Application with Third Party Payments for subscriptions to Scheme will not be accepted except in following cases:

- Payment by employer on behalf of employee(s) under Systematic Investment Plans (SIP) or lumpsum / one-time subscription, through Payroll deductions or deductions out of expenses reimbursements;
- Custodian on behalf of FPI or a client.
- Payment by the AMC to a Distributor empanelled with it on account of commission/ incentive etc. in the form of the units of schemes of Invesco Mutual Fund through Systematic Investment Plans or lump sum / one-time subscription.
- Payment by Corporates to its Agents/Distributor/ Dealer (similar arrangement with Principal-agent relationship) on account of commission or incentive payable for sale of its goods/services in the form of units of schemes of Invesco Mutual Fund through Systematic Investment Plans or lump sum / one-time subscription.

'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor or

a joint bank account where the first named unit holder/investor is not one of the joint holders of bank account from which payment is made.

In each of the exceptions mentioned above, investors are required to attach following mandatory documents without which application for subscription to units will be rejected:

- KYC of all the investors (guardian in case of minor) and KYC of person making the payment i.e. parent, related person, employee, custodian.
- Third Party Declaration from the investors and the person making the payment (Third Party) (available on our website [www.invescomutualfund.com](http://www.invescomutualfund.com))

It is mandatory for investor to mention details of bank account from where payment for subscription is made in referred section of application form. Further the name of first unit holder/ applicant should be pre-printed as one of the holders on payment cheque. In case, name of first unit holder/ applicant is not pre-printed on cheque, the investor should submit copy of bank statement or pass book showing account number, account holders' name and address or a original letter from the bank certifying that the investor maintains a bank account with the bank and mentioning the details like bank account number, branch address, account type and IFSC code, if any, of the branch. Originals of the bank statement/ pass book should be produced for verification and the same will be returned across the counter after verification.

In case payment is made through pay order, demand draft, banker's cheque etc., an investor should submit a certificate (in original) from issuing bank as a proof of debit of investor's bank account with details of account holders' name, bank account number which has been debited for issue of payment instrument and PAN as per bank records, if available or a copy of the acknowledgement from the bank, wherein the instructions to debit carrying the bank account details and name of the investor as an account holder are available or a copy of the passbook/ bank statement evidencing the debit for issuance of a DD.

In case of RTGS, NEFT, bank transfer etc., the investor should submit an acknowledged copy of the instruction to bank stating the account number to be debited.

Demand draft, pay order, banker's cheque purchased against cash of Rs. 50,000/- or more will not be accepted. Such purchase application (for amount less than Rs. 50,000) should be accompanied with a banker's certificate stating the investor's Name, bank account number and PAN as per bank record, if available, is a must.

The bank account number mentioned in the certificate/instructions must be the bank account which is registered with the Fund or the first named applicant/investor should be one of the holders of the said bank account.

Please refer to Statement of Additional Information for a facility of multiple Bank Accounts registration in a folio.

Certificate from Bank should be signed by the authorised person of the issuing bank mentioning his name, employee code, contact details and bank seal.

## 7. Cash Investments

The Fund has discontinued the acceptance of subscription applications with payment mode as 'Cash' (Cash Investments) in all schemes(s) with effect from September 17, 2019. However, it reserves the right to change / modify the provisions at a later date.

Payment of redemption proceeds, dividend etc. with respect to previous Cash Investments shall be made only to pay-out bank account mentioned in the application form or to the bank mandate as registered in the folio in the records of the Fund.

## 8. E-mail Communication

If the investor has provided email id / mobile number, then Account statement / Allotment advice/ Transaction Confirmation, other statutory as well as general information and any relevant / important information pertaining to the investor's investment with the Fund will be sent only through email / SMS instead of physical. If an investor needs a hard copy, then a request should be sent by email to [mfservices@invesco.com](mailto:mfservices@invesco.com).

The Fund / Registrar are not responsible for email not reaching the investor and for all consequences thereof. It is the responsibility of the investor to intimate the Fund / Registrar about any changes in the registered email address, as it will enable the AMC to send important communication regarding your investment(s). In case of a large document, a suitable link would be provided and investor can download, save and print documents. However, investor always has a right to demand for a physical copy of any or all of the service deliverables and the Fund would arrange to send the same to the investor.

Investors must ensure that the email address and mobile number provided is of the primary / joint unit-holder(s) / Family member (spouse, dependent children or dependent parents) and not of any third party. Please ensure to specify the option as self / family member.

If the AMC / RTA finds that the email address / mobile number provided is not of the actual investor or seems to be incorrect, the AMC / RTA may choose not to capture / update the email address / mobile number. The AMC also reserves the right to capture / update the email address / mobile number from the KYC/KRA portal.

We recommend that investor First / Sole Holder in the folio must provide their own email address and mobile number for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

## 9. Direct Credit Of Redemption/Dividend Proceeds

If the investor has provided sufficient details for electronic credit, the Fund will give direct credit for redemption/dividend proceeds into the investor's bank account and such instruction will be adequate discharge of the Fund towards the said payment. In case the credit is not effected by the Unitholder's banker for any reason, the Fund reserves the right to make the payment by a cheque/ Demand Draft. If the direct/ electronic credit is delayed or not affected or credited to a wrong account on account of incomplete / incorrect information, the Fund will not be held responsible. If however, you wish to receive a cheque payout, please tick in the space provided in the application.

## 10. Nomination Details

Applicants applying for units singly / jointly should make a nomination at the time of initial investment or during subsequent investments / during the tenure of the investment. Please fill in the nomination details in the Application Form. Nomination form is also available on our website or at any AMC Investor Service Centres.

- i. Nomination will be mandatory for new folios opened by individual especially with sole holding. Even those investors who do not wish to nominate must sign separately confirming their non-intention to nominate. However, the nomination facility is not available in a folio held on behalf of a minor. The nomination can be made only by individuals applying for / holding units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership, Karta of Hindu Undivided Family (HUF), holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will have to sign the nomination form, even if the mode of holding is not "joint".
  - ii. A minor can be nominated and in that event, the name & address of the guardian of the minor nominee shall be provided by Unitholder.
  - iii. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
  - iv. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF, or a power of Attorney holder. A non-resident Indian can be a nominee subject to the exchange controls in force from time to time.
  - v. A maximum of three nominees can be registered for a folio. Nomination shall be maintained at the folio level. The AMC reserves the right to offer nomination facility at a scheme level in a folio.
  - vi. In case of Multiple nominees, it is mandatory to indicate clearly the percentage of allocation / share in favor of each of the nominees against their name and such allocation / share should be in whole numbers without any decimals making a total of 100 percent.
  - vii. In the event of the Unitholders not indicating the percentage of allocation / share for each of the nominees, then by invoking default option the AMC shall settle the claim equally amongst all the nominees.
  - viii. Nomination in respect of the units stands rescinded upon the transfer / transmission of units.
  - ix. Transmission of units will be done as per the Nomination/s registered subject to verification of Identity of Nominee/s, PAN, Bank Mandate etc.
  - x. Transfer of units in favor of the Nominee / Nominees shall be a valid discharge by the Asset Management Company against the legal heir.
  - xi. The cancellation of nomination/s can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination/s. On cancellation of the nomination(s), the nomination(s) shall stand rescinded and the AMC / Fund / Trustees shall not be under any obligation to transmit the units in favor of the nominee(s).
  - xii. Every new nomination for a folio will overwrite the existing nomination. These instructions are subject to SEBI Regulations / applicable laws.
- In case of units held in demat mode, the nomination details provided to the Depository Participant shall be applicable.

## 11. Opt-In facility to receive Physical Copy of Annual Report

If the investor has provided e-mail ID, then the scheme-wise annual report or abridged summary thereof will be sent by e-mail. However, if investor wishes to receive physical copy of the scheme-wise annual report or abridged summary thereof, he must tick the Opt-in checkbox. In case the Opt-in tick box is not selected, the scheme-wise annual report of the scheme or an abridged summary thereof shall be sent by email.

## 12. Dematerialization

The unit holders would have an option to hold the units in dematerialized form. The applicant intending to hold units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP ID, DP Name and Beneficiary Account No. with the DP name at the time of subscribing to the units of the Scheme. Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of the beneficiary account held with the Depository Participant. Names, Address, PAN details, KYC Details etc. mentioned in the application form will be verified against the Depository data. If the details mentioned in the application are incomplete / incorrect or not matching with the depository records, the application shall be treated as application for non-demat mode and accordingly units will be allotted in non-demat mode. Subscription in Demat mode is not available for subscription through Plans/Options where dividend distribution frequency is less than 1 month.

The investors can also subscribe units through SIP in demat (electronic) mode. However, the units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.

Note - In case of subscription of units through SIP in demat (electronic) mode, unit holder will not be able to redeem / transfer such units till units are credited to investor's Demat (Beneficiary) account.

Unit holders who have opted to hold units in dematerialized form will receive payment of redemption / dividend proceeds into bank (i.e. beneficiary) account linked to their Demat account. Units held in demat form are freely transferable from one demat account to another demat account.

## 13. Prevention Of Money Laundering And Know Your Customer (KYC)

To ensure appropriate identification of the investor and with a view to monitor transactions for the prevention of money laundering as prescribed by the Prevention of Money Laundering Act, 2002, the AMC reserves the right to:

- i. Scrutinize and verify the identity of the investor, Unitholder, person making the payment on behalf of the investor and the source of the funds invested/ to be invested in Invesco Mutual Fund;
- ii. Reject any application;
- iii. Prevent further transactions by a Unitholder;
- iv. To mandatorily redeem the units held by the Unitholder at the applicable NAV prevalent 'and subject to payment of exit load, if any' at the time of such redemption; and
- v. Report cases to the director appointed by the Central Government, pertaining to a single transaction exceeding Rs.10 lacs or series of transactions integrally connected or remotely connected or related to each other which are valued below the prescribed value of Rs. 10 lacs within a month.

## 14. Know Your Customer (KYC) Requirements

- i. KYC is mandatory for applicants for subscription in the schemes of Invesco Mutual Fund. The applicants for the purpose of KYC Compliance shall include
  - their constituted Power of Attorney (PoA) holder in case of investments through a PoA;
  - each of the applicants in case of investments in joint names; and
  - guardian in case of investments on behalf of minor.

Pursuant to SEBI Circular dated October 5, 2011 regarding uniformity in the Know Your Customer (KYC) process in the securities market and SEBI Circular dated December 23, 2011 regarding requirement of in-person verification of investors and guidelines for KYC Registration Agency, the investors are required to submit a common KYC Application Form with specified documents and undergo In-Person verification (IPV) with effect from **January 2, 2012 ("Effective Date")**. The new KYC Application Forms are available on our website [www.invescomutualfund.com](http://www.invescomutualfund.com).

The Fund shall perform the initial KYC / due diligence of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors. Registrar & Transfer Agent (RTA) of Invesco Mutual Fund ("the Fund") may also undertake the KYC of the investors on behalf of the Fund. The Fund/ RTA shall upload the KYC information of the investors on the system of CERSAI (Central Registry of Securitisation Asset Reconstruction and Security Interest). For complete documentation CERSAI will send email / SMS containing KYC identification number (KIN) to investors as per their email / mobile records. However, as per SEBI circular no. CIR / MIRS D / 66 / 2016 dated July 21, 2016 read with SEBI circular no. CIR / MIRS D / 120 / 2016, dated November 10, 2016 all investors has to complete the new CKYC registration. In case KYC documents are incomplete, the investors will have to submit necessary documents as required by CERSAI.

In-Person Verification (IPV) of new investors is mandatory from the Effective Date. The AMC or its RTA or NISM/AMFI certified distributors who are KYD compliant shall undertake the IPV for the investors of the Fund. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks. IPV carried out by any other SEBI registered intermediary will also be relied upon by the Fund. Currently existing investors who have done KYC with a SEBI registered intermediary can submit letter/ acknowledgement issued by KRA. Investors whose KYC is registered and verified in the KRA system wants to modify existing details in KRA, then such investors need to fill CKYC form. Applications without valid KYC compliance will be rejected.

- ii. Any subsequent change in address, Pin Code, Country, Nationality, Date of Birth, Proof of Identity or any details provided at the time of submission of Common KYC Form should be communicated to SEBI registered intermediary and Occupation, Income Details and PEP status should be communicated to the AMC in the prescribed manner along with requisite supporting documents as may be specified from time to time. Address details of the investor will be overwritten with the details available in the KRA /CERSAI records.
- iii. It is mandatory for all investors to provide additional KYC information (such as income details, occupation, association with politically exposed person, net worth etc.) as mentioned in the application form, failing which the application will be liable to be rejected. Further no subscriptions (whether fresh or additional) and switches pertaining to 'KYC - on Hold' cases shall be accepted, unless the investors/ unit holders also submit relevant KYC missing/ updated information, which is appropriately updated on the KRA-KYC system. However, systematic transaction such as Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) etc. already registered till December 31, 2010 are exempted from the above stipulations.
- iv. Non Individual applicants are mandatorily required to provide details of net worth along with gross annual income. Individual applicants should provide details of net worth or gross annual income or both. While providing details of net worth, the same should be of a date which is within one year. In case applications are received where gross annual income is not selected, then Rs. 1 lac to Rs. 5 lacs income slab will be considered as the default income slab.
- v. It is mandatory for existing investors/unit holders to complete the In-Person Verification (IPV) and to provide the missing KYC information, failing which the transaction for additional subscription (including switches/SIP/STP) in the existing folios will be liable to be rejected.

The KYC compliance status of the investors will be validated with the records of the KRA/ CERSAI. The AMC reserves right to reject application forms for transactions in units of the

Fund not accompanied by common KYC Application Form or letter / acknowledgement issued by KRA/CERSAI.

It is mandatory to complete the KYC requirements for all unitholders (new and existing), including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.

### 15. Ultimate Beneficiary Owner

Pursuant to SEBI Master Circular no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti-money laundering standards and SEBI Circular no. CIR/MIRSD/2/2013 dated January 24, 2013 on identification of Beneficial Ownership, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s).

As per these guidelines, UBO means 'Natural Person', or persons who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement. Investors are requested to refer to the 'UBO Declaration' for details of UBO.

In accordance with AMFI Best practices guidelines Circular no. 62/2015-16 dated September 18, 2015, investors are requested to note the following:

- It is mandatory for all investors / unit holders to provide beneficial ownership details failing which the transaction for additional subscription (including switches) will be liable to be rejected.

However, systematic transactions such as Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) etc. already registered till December 31, 2015 are exempted from the above stipulations.

However, the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, is exempted from the provisions of UBO.

### 16. Foreign Accounts Tax Compliance Act ("FATCA") / Common Reporting Standard ("CRS")

Invesco Asset Management (India) Private Limited (AMC) 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 US authorities and/or apply withholding tax on payments to investors who fail to provide the information and/or documents required under FATCA.

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.

### 17. Purchase/Redemption Of Units Through Stock Exchange Infrastructure:

Investors can purchase and redeem units of the scheme on Mutual Fund Services System (MFSS) and / or NMF-II platform of the National Stock Exchange of India Ltd. (NSE) and on the BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds (BSE StAR MF System) of BSE Ltd. (BSE) and Indian Commodity Exchange Ltd. (ICEX). BSE StAR MF System and ICEX also offers facility for switching of units. Please refer Scheme Information Document of the Scheme for further details.

### 18. Declaration And Signature

- All the applicants must sign the application form. Application on behalf of minor should be signed by their natural parent or legal guardian. Signatures should be in English or in any Indian language. Thumb impression should be from the left hand for males and the right hand for females and in all cases be attested by a Magistrate, Notary Public or Special Executive Magistrate. In case of HUF, the Karta will sign on behalf of the HUF.
- The original Power of Attorney or a duly notarized copy of the Power of Attorney shall be required to be submitted where applications are made under a Power of Attorney.

- All applications are subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrars.

### Checklist (Please ensure the following)

- Application Form is complete in all aspects. Name, address & contact details are mentioned in full and signed by all applicants.
- Bank account details stated are complete and correct. In case investment cheque is different from a registered bank account, original cancelled cheque copy of the registered bank account is attached.
- Permanent Account Number (PAN) for all applicants as applicable is mentioned.
- Preferred investment option i.e. whether Growth or Dividend Payout or Dividend Re-investment is mentioned clearly.
- The cheque / demand draft should be drawn favouring the name of the scheme : Investment in single scheme - "Invesco India Corporate Bond Fund" or "ICBF", Investment in multiple schemes - "Invesco MF Multiple Schemes" & crossed as "Account Payee Only", dated and duly signed.
- Application Number / Folio Number and applicant's name is mentioned on the reverse of the cheque.
- Demat A/c details are filled correctly in the form. Please provide self attested Client Master list Copy.
- Details of applicants provided matches exactly with those in the Depository.
- Not a US Person & Resident of Canada.

### Accompanying documents

Please submit the following documents with your application (where applicable). All documents should be original / true copies by a Director / Trustee / Company Secretary / Authorised Signatory.

Documents	Individuals <sup>1</sup> / Sole Proprietor <sup>1</sup>	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FPI <sup>2</sup>	HUF	Minor
Resolution / Authorisation to invest		✓	✓	✓		✓		✓		
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓	✓	✓		✓		
Memorandum & Articles of Association		✓								
Trust Deed						✓				
Bye - Laws			✓							
Partnership Deed				✓						
SEBI Registration / Designated Depository Participant Registration Certificate								✓		
Notarised Power of Attorney					✓					
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable							✓			
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy) <sup>3</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FATCA / CRS Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
UBO Declaration		✓	✓	✓		✓		✓	✓	

<sup>1</sup>Self attestation is mandatory. <sup>2</sup>Copy of Designated Depository Participant registration certificate (for FPI) should be provided. <sup>3</sup>In case Units are applied in Electronic (Demat) mode.



If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

<sup>3</sup> It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	<ul style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>Any one of the following documents:                Certified Copy of "Certificate of Loss of Nationality"                or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;                or Reason the customer did not obtain U.S. citizenship at birth</li> </ul>
Residence/ mailing address in a country other than India	<ul style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ul>

Telephone number in a country other than India

If no Indian telephone number is provided

- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
  - Documentary evidence (refer list below)
- If Indian telephone number is provided along with a foreign country telephone number
- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR
  - Documentary evidence (refer list below)

Telephone number in a country other than India

- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
- Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body\*
- Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

# Ultimate Beneficial Owner / FATCA & CRS Annexure Form - For Non Individual Accounts

Name of the Entity

Type of address given at KRA<sup>1</sup>  Residential  Business  Registered Office

Date of Incorporation 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 PAN 

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City of Incorporation  Country of Incorporation

Entity Constitution  Partnership Firm  HUF  Private Limited Company  Public Limited Company  Society  AOP/BOI  Trust

Type  Liquidator  Limited Liability Partnership  Artificial Juridical Person  Others \_\_\_\_\_

Is "Entity" a tax resident of any country other than India  Yes  No  
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification No. <sup>2</sup>	Identification Type (TIN or Others, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

### FATCA & CRS Declaration<sup>3</sup>

**PART A** (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a  Financial institution<sup>4</sup>  Direct reporting NFE<sup>5</sup>

GIIN 

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 Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below.

Name of sponsoring entity

GIIN not available  Applied for

If the entity is a financial institution,  Not required to apply for - please specify 2 digits sub-category<sup>6</sup>  (Refer 1 A of Part C)  Not obtained - Non-participating FI

**PART B** (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market) (Refer 2A of Part C)  
Yes  (If yes, please specify any one stock exchange on which the stock is regularly traded)

Name of stock exchange

Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) (Refer 2B of Part C)  
Yes  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)

Name of Listed company

Nature of relation  Subsidiary of the Listed Company or  Controlled by a Listed Company

Name of stock exchange

Is the Entity an active NFE (Refer 2C of Part C)

Yes  (If yes, please fill UBO declaration in the next section)

Nature of Business

Please specify the sub-category of Active NFE  (Mention code - refer 2c of Part D)

Is the Entity a passive NFE (Refer 3(ii) of Part C)

Yes  (If yes, please fill UBO declaration in the next section.)

Nature of Business

### Instructions

<sup>1</sup>Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes.

<sup>2</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent. In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Intermediary Identification Number or GIIN, etc.

<sup>3</sup>Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

<sup>4</sup>Refer 1 of Part C

<sup>5</sup>Refer 3(vii) of Part C

<sup>6</sup>Refer 1A of Part C

Category	<input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Limited Liability Partnership Company
	<input type="checkbox"/> Religious Trust	<input type="checkbox"/> Private Trust	<input type="checkbox"/> Public Charitable Trust
	<input type="checkbox"/> Unincorporated association / body of individuals	<input type="checkbox"/> Others _____	

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s) (Please attach additional sheets, if necessary)  
 Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E (Refer 3(vi) of Part C)

Details	UBO 1	UBO 2	UBO 3
Name of UBO			
UBO Code (Refer 3(iv) (A) of Part C)			
Country of Tax Residency <sup>7</sup>			
PAN <sup>8</sup>			
Address	Address, Zip, State, Country	Address, Zip, State, Country	Address, Zip, State, Country
Address Type	Residence/Business/Registered office	Residence/Business/Registered office	Residence/Business/Registered office
Tax ID <sup>2</sup>			
Tax ID Type			
City of Birth			
Country of Birth			
Occupation Type	Service/Business/Others	Service/Business/Others	Service/Business/Others
Nationality			
Father's Name			
Gender	Male/Female /Others	Male/Female /Others	Male/Female /Others
Date of Birth			
Percentage of Holding (%)			

**FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Invesco Asset Management or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information. If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

**Certification**

I/We have read and understood the information requirements and the Terms and Conditions mentioned in this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct and complete. I/We hereby agree and confirm to inform Invesco Asset Management Company Private Limited/Invesco Mutual Fund/ Trustees for any modification to this information promptly.

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Place

<sup>2</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form

<sup>7</sup>Country of Tax Residency is mandatory for all and if the controlling person is a US citizen or green card holder, please mention U.S.A <sup>8</sup>If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position/Designation like Director/Settlor of Trust/Protector of Trust to be specified wherever applicable.

**Authorised Signatory**

	Name	
	Designation	
	Name	
	Designation	
	Name	
	Designation	

**1. Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of:
  - i. The three financial years preceding the year in which determination is made; or (ii) The period during which the entity has been in existence, whichever is less.
    - Investment entity is any entity:
      - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
    - ii. Individual and collective portfolio management; or
    - iii. Investing, administering or managing funds, money or financial asset or money on behalf of other persons; or
      - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- i. The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- ii. The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
i.	Governmental Entity, International Organization or Central Bank
ii.	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
iii.	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
iv.	Entity is an Indian FI solely because it is an investment entity
v.	Qualified credit card issuer
vi.	Investment Advisors, Investment Managers & Executing Brokers
vii.	Exempt collective investment vehicle
viii.	Trustee of an Indian Trust
ix.	FI with a local client base
x.	Non-registering local banks
xi.	FFI with only Low-Value Accounts
xii.	Sponsored investment entity and controlled foreign corporation
xiii.	Sponsored, Closely Held Investment Vehicle
xiv.	Owner Documented FFI

**2. Non-financial entity (NFE)** - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

- i. Publicly traded company (listed company)
 

A company is publicly traded if its stock are regularly traded on one or more established securities markets (Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)
- ii. Related entity of a publicly traded company
 

The NFE is a related entity of an entity of which is regularly traded on an established securities market;
- c. Active NFE : is any one of the following

Code	Sub-category
i.	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;

Code	Sub-category
ii.	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
iii.	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
iv.	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
v.	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
vi.	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
vii.	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-

- (I) an Investor Protection Fund referred to in clause (23EA);
- (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

**3. Other definitions**

**i. Related entity**

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

**ii. Passive NFE**

The term passive NFE means

- any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- an investment entity defined in clause (b) of these instructions
- a withholding foreign partnership or withholding foreign trust; (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

**iii. Passive income**

The term passive income includes income by way of :

- Dividends,
- Interest
- Income equivalent to interest,
- Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- Annuities
- The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

- The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
  - The excess of foreign currency gains over foreign currency losses
  - Net income from swaps
  - Amounts received under cash value insurance contracts
- But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

#### iv. Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

##### i. Controlling Person Type:

Code	Sub-category
i.	CP of legal person - ownership
ii.	CP of legal person - other means
iii.	CP of legal person - senior managing official
iv.	CP of legal arrangement - trust - settlor
v.	CP of legal arrangement - trust - trustee
vi.	CP of legal arrangement - trust - protector
vii.	CP of legal arrangement - trust - beneficiary
viii.	CP of legal arrangement - trust - other
ix.	CP of legal arrangement - Other - settlor equivalent
x.	CP of legal arrangement - Other - trustee equivalent
xi.	CP of legal arrangement - Other - protector equivalent
xii.	CP of legal arrangement - Other - beneficiary equivalent
xiii.	CP of legal arrangement - Other - other equivalent
xiv.	Unknown

#### v. Specified U.S. person – A U.S person other than the following:

- a corporation the stock of which is regularly traded on one or more established securities markets;
- any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- the United States or any wholly owned agency or instrumentality thereof;
- any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

- any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- any bank as defined in section 581 of the U.S. Internal Revenue Code;
- any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

#### vi. Owner documented FFI

An FFI meets the following requirements:

- The FFI is an FFI solely because it is an investment entity;
- The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- The FFI does not maintain a financial account for any non participating FFI;
- The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

#### vii. Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

#### viii. Exemption code for U.S. persons

Code	Sub-category
i.	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
ii.	The United States or any of its agencies or instrumentalities
iii.	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
iv.	A corporation, the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
v.	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
vi.	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
vii.	A real estate investment trust
viii.	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
ix.	A common trust fund as defined in section 584(a)
x.	A bank as defined in section 581
xi.	A broker
xii.	A trust exempt from tax under section 664 or described in section 4947(a)(1)
xiii.	A tax exempt trust under section 403(b) plan or section 457(g) plan

# Invesco India Money Market Fund

(An open ended debt scheme investing in money market instruments)

## Investment Objective

To generate superior risk-adjusted returns by investing in Money Market Instruments.

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.

## Asset Allocation Pattern of the Scheme

Type of Instruments	Normal Allocation (% of net assets)	
	Minimum	Maximum
Money Market Instruments*	0	100

\*Having maturity upto 1 year

Investment in securitized debt shall not exceed 50% of the net assets of the Scheme. The scheme will not invest in foreign securitized debt.

Investment in foreign debt securities (including units of overseas mutual fund investing in foreign debt securities / money market instruments) upto 50% of the net assets.

The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of the Scheme. The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the Scheme.

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 20% of the net assets of the Scheme. Further an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% 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. Further, an additional exposure of 5% of the net assets of the scheme will be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. The total investment/exposure in HFCs will not exceed 20% of the net assets of the Scheme.

\*\* With effect from November 5, 2018 CBLO has been discontinued and replaced with Tri - Party Repo (TREPS).

## Investment Strategy of the Scheme

Portfolio construction is based on a desired level of credit exposure using top-down economic analysis and the assessment of corporate credit risk. The Scheme shall seek opportunities in the market driven by progressive use of debt instruments by corporates across the credit spectrum.

The Scheme focuses on enhancing portfolio returns by identifying optimum credit opportunities in the market i.e. by identifying instruments that offer superior risk-adjusted returns. The key element of this approach is to possess the ability to analyse and appropriately price-in the credit risk for short-term securities.

The Scheme does not intend to take aggressive interest rate risk and would therefore primarily invest in short-term securities.

The Scheme will focus on enhancing the portfolio returns by identifying mis-priced credit opportunities in the market and selectively invest in them.

The Scheme will invest only in instruments that are issued by corporates whose debt programme is rated as 'investment grade' by a credit rating agency. These instruments may also be unrated in nature.

The AMC will be guided, but not limited by the ratings of the Rating Agencies such as CRISIL, CARE, ICRA and Fitch or any other rating agencies that may be registered with SEBI from time to time.

Investment views / decisions inter-alia will be based on the following parameters, which will be within the investment guidelines of the Scheme:

- Quality of the issuer
- Returns offered relative to alternative investment opportunities.
- Tenure of the instrument
- Prevailing interest rate scenario
- Liquidity of the security
- Any other factors considered relevant in the opinion of the fund management team.

## Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

### Risks associated with investing in Money Market Instruments:

In addition to the factors that affect value of securities, the NAV of the Units of the debt schemes will fluctuate with the movement in the broader money market and derivatives market and may be influenced by factors influencing such markets in general including but not limited to economic conditions, changes in interest rates, price and volume volatility in changes in tax laws, currency exchange rates, foreign investments, political, economic or other developments. Further, the investments made by the debt schemes will also be affected by interest rate / price risk, credit risk or default risk, liquidity risk, reinvestment risk, settlement risk, risk associated with investments in derivatives.

### Risks associated with investing in Foreign Securities:

To the extent the assets of the Scheme are invested in overseas financial asset, there may be risk associated with fluctuation in foreign exchange rates, restriction on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. Investment in foreign securities carries currency risk. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment.

### Risks associated with investing in Derivatives:

Risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

### 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 Investing in Securitised Debt:

Risks associated with investing in Securitised Debt involve interest rate risk, prepayment risk, credit or default risks. Further, Asset Backed Security (ABS) has structure risk due to a unique characteristic known as early amortization or early payout risk.

### 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 losing 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 numbers 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 addition, 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 repo transaction in Corporate Debt Securities:

**Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. Fund Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis and / or with entities regulated by SEBI/RBI/IRDA. In the event of default by the repo counterparty, the Scheme will have recourse to the corporate debt securities given as collateral to recover the investment by selling the collateral in the market. However, selling of collateral will also be subject to liquidity risk in the market and the Scheme may incur impact cost at the time of selling the collateral.

**Collateral Risk:** Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations or there is downward migration in rating of collateral. Further if the rating of collateral goes below the minimum required rating during the term of repo or collateral becomes ineligible for any reason, counterparty will be expected to substitute the collateral. In case of failure to do so, IAM / Schemes of the Fund will explore the option for early termination of the trade.

#### Risks associated with segregated portfolio:

- Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
- Security(ies) held in segregated portfolio may not realize any value.
- Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

#### 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. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

#### Requirement of Minimum Assets Under Management in the Scheme

The Scheme is an open-ended debt oriented scheme. Pursuant to provisions of SEBI circular no. Cir/IMD/DF/15/2014 dated June 20, 2014, Scheme is required to maintain an Average Assets under Management (AUM) of Rs. 20 Crores on half yearly rolling basis. If average AUM of the Scheme on half yearly rolling basis is below Rs. 20 Crores, the AMC will scale up the AUM of the Scheme within a period of six months so as to comply with the requirements of Average AUM of Rs.20 Crores on half yearly rolling basis, failing which the provisions of Regulation 39(2) (c) of the Regulations would become applicable. Accordingly the Scheme would be wound up and the Unit under the Scheme would be redeemed at applicable NAV. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

#### Risk Mitigation Measures

Type of Risk	Risk Mitigation Measures
Volatility Risk	By controlling class/ sector/ issuer exposures in money market instruments to control overall portfolio volatility.
Concentration Risk	By investing in money market instruments of various issuers which will be from different industries/sectors.
Liquidity Risk	Investments will be made in money market instruments having adequate liquidity in the secondary market. Staggered maturity profile in the portfolio to take care of liquidity. Dynamic monitoring of liquidity depending on the interest rate view.
Credit Risk	The internal credit scoring model to identify appropriate credits will be predominantly used by the Scheme for identifying the securities. Moreover, the external credit ratings of all the assets will be of investment grade or better. The internal credit assessment team will actively monitor the changing credit profile of all invested credits.

## Plans and Options

The Scheme offers a separate Plan for investments directly with the Fund (i.e. application not routed through Distributor).

Thus, the Scheme offers two Plans as follows:

Invesco India Money Market Fund

Invesco India Money Market Fund - Direct Plan

Each of the above Plans under the Scheme offers following options:

Options	Sub-options	Frequency
Growth*	Nil	Nil
Dividend	Reinvestment#	Daily / Monthly# / Discretionary
	Payout	Monthly / Discretionary

\*Default option is Growth. #Default sub-option is Monthly Dividend Reinvestment.

Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc. Direct Plan is only for investors who purchase /subscribe Units directly with the Fund (i.e. application not routed through Distributor). Investments under Direct 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 Plan will form part of portfolio of the Scheme and there will be no separate portfolio for Direct Plan. Further, both the options i.e. Growth and Dividend will have common portfolio under the Scheme.

**If dividend payable under dividend payout option is equal to or less than Rs. 100/-, then the dividend would be compulsorily reinvested in the option of the Scheme.**

#### Default Plan

Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct 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/Existing" Plan is as follows:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
i	Not mentioned	Not mentioned	Direct
ii	Not mentioned	Direct	Direct
iii	Not mentioned	Existing	Direct
iv	Mentioned	Direct	Direct
v	Direct	Not Mentioned	Direct
vi	Direct	Existing	Direct
vii	Mentioned	Existing	Existing
viii	Mentioned	Not Mentioned	Existing

In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Existing 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 Plan from the date of application.

Where Units under a Scheme are held under both Existing and Direct Plan and the redemption / switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Existing Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

## Applicable NAV

### For Subscriptions / Purchases / Switch- ins for amount less than Rs. 2 Lakh:

- In respect of valid applications received upto 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the day on which application is received shall be applicable.
- In respect of valid applications received after 3.00 p.m. on a Business Day by the Fund along with a local cheque or a demand draft payable at par at the Official Points of Acceptance where the application is received, the closing NAV of the next Business day shall be applicable.
- In respect of valid applications with an outstanding cheques or demand drafts not payable at par at the Official Points of Acceptance where the application is received, the closing NAV of day on which the cheque or demand draft is credited shall be applicable.

### For Subscriptions / Purchases / Switch- ins for amount equal to or more than Rs. 2 Lakh:

- In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Points of Acceptance and funds for the entire amount of subscription/purchase as per the application/switch-in request are available for utilization by the Scheme before the cut off time i.e. funds are credited to the bank account of the Scheme before the cut off time, the closing NAV of day on which application is received shall be applicable.
- In respect of valid application received after 3.00 p.m. on a Business Day at the Official Points of Acceptance and funds for the entire amount of subscription/purchase as per the application/switch-in request are available for utilization by the Scheme after the cut off time on the same day i.e. the funds are credited to the bank account of the Scheme after cut off time on the same day, the closing NAV of next Business Day shall be applicable.
- Irrespective of the time of receipt of application at the Official Point of Acceptance, where funds for the entire amount of subscription/purchase as per the application/switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the Scheme before the cut off time of any subsequent Business Day, the closing NAV of such Business Day on which the funds are available for utilization by the Scheme shall be applicable.
  - i. It is clarified that in case where more than one application is received for purchase / subscription in the Scheme (irrespective of the plan/ option/sub-option) of the Fund for an aggregate investment amount equal to or more than Rs. 2 Lakh on any business day (as per time stamping rule), then such applications shall be aggregated at Permanent Account Number (PAN) level of the investor / unit holder. In case of joint holding, transactions with similar holding structures will be aggregated similar to the principle applied for compilation of Consolidated Account Statements (CAS). Further the transactions will be aggregated where investor holding pattern is same irrespective of whether the amount of the individual transaction is above or below Rs. 2 Lakh.
  - ii. For the purpose of aggregation of transactions Switches, Systematic Investment Plan, Systematic Transfer Plan, other triggered transactions will be excluded. Further, transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.
  - iii. Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode of payment, location and time of application.
  - iv. Accordingly, the applicable NAV for such transaction will be of the day on which funds are available for utilization before the cut off time in case of each application.
  - v. In case funds are received on separate days and are available for utilization on different Business Days before the cut off time, the applicable NAV shall be of the Business Days on which the cleared funds are available for utilization for the respective application amount.

**Note: The above cut off timing shall be applicable till January 31, 2021 and effective from February 1, 2021, the following cut off timing will be applicable:**

### Cut off timing For Subscription / purchase/ switch-ins of any amount:

1. In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable.
2. In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the respective Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the respective Scheme(s) after cut off time on the same day or before the cut-off time of next Business Day, the closing NAV of next Business Day shall be applicable.
3. Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.

For determining the applicable NAV for allotment of units in respect of purchase / switch-in to the Schemes, the following shall be ensured:

- i. Application / switch-in request is received before the applicable cut-off time.
- ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time.
- iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s).
- iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout.

### For Redemption / Switches:

- Valid redemption application received upto 3.00 p.m. on a Business Day, the same day's closing NAV will be applicable.
- Valid redemption application received after 3.00 p.m. on a Business Day, the closing NAV of the next Business Day will be applicable.
- Valid application for 'switch out' shall be treated as application for redemption and the provisions of cut off time and applicable NAV shall be applied accordingly.

## Minimum Application and Redemption Amount / Number of Units

### For Lumpsum Purchase

<b>Purchase</b>	Rs. 1,000/- per application and in multiples of Re. 1/- thereafter.
<b>Switch-in</b>	Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.
<b>Additional Purchase</b>	Rs. 1,000/- per application and in multiples of Re.1/- thereafter.
<b>Redemption*</b>	Amount for switch-in: Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter. Rs. 1,000/- or 0.001 unit or account balance, whichever is lower.

\* Where Units under a Scheme are held under both Existing and Direct Plans and the redemption / switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number) failing which the request would be processed from the Existing Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

### For Systematic Investment Plan

<b>Monthly frequency</b>	Rs. 1,000/- per month and in multiples of Re. 1 thereafter
<b>Quarterly frequency</b>	Rs. 2,000/- per quarter and in multiples of Re. 1 thereafter

## Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the official points of acceptance of Invesco Mutual Fund.

## Benchmark Index

CRISIL Money Market Index

## Dividend Policy

Under the Dividend Option, the Trustees may declare the dividend subject to availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996. The actual declaration of dividend and frequency will, inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (Mutual Funds) Regulations, 1996 and the decision of the Trustees shall be final in this regard. Dividends, if declared, will be paid to those Unitholders whose names appear in the register of Unitholders on the notified record date.

There is no assurance or guarantee to the Unitholders as to the rate of dividend nor that the dividend will be paid regularly.

**If dividend payable under dividend payout option is equal to or less than Rs. 100/-, then the dividend would be compulsorily reinvested in the option of the Scheme.**

With regard to Unitholders who have opted for Dividend Reinvestment facility, the dividend due will be reinvested by allotting units for the dividend amount at a price based on the prevailing ex-dividend NAV per unit on the record date.

The AMC shall dispatch to the Unitholders, the dividend warrants within 30 days of the date of declaration of dividend.

## Name of the Fund Manager and Tenure of managing the Scheme

Mr. Krishna Cheemalapati & Mr. Vikas Garg

Tenure for which Fund Managers has been managing the Scheme:

- Mr. Krishna Cheemalapati: 1.0 year
- Mr. Vikas Garg: 0.1 year

## Name of the Trustee Company

Invesco Trustee Private Limited

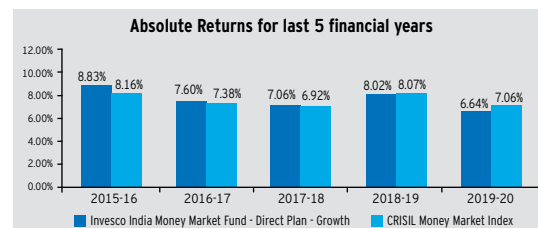
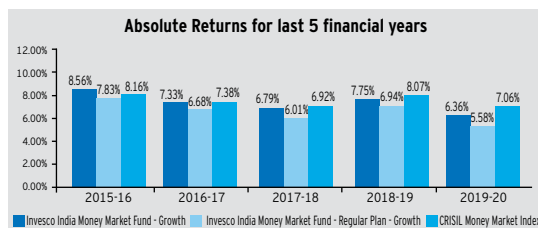
## Performance of the Scheme (as on December 31, 2020)

### Invesco India Money Market Fund (IIMMF)

Particulars	1 Year	3 Years	5 Years	Since Inception
Invesco India Money Market Fund - Growth	5.76%	6.74%	6.92%	7.90%
Invesco India Money Market Fund - Regular Plan - Growth	5.01%	5.96%	6.18%	7.04%
CRISIL Money Market Index	5.54%	6.98%	7.08%	7.60%

### Invesco India Money Market Fund - Direct Plan (IIMMF) - DP

Particulars	1 Year	3 Years	5 Years	Since Inception
Invesco India Money Market Fund - Direct Plan - Growth	6.11%	7.04%	7.21%	8.08%
CRISIL Money Market Index	5.54%	6.98%	7.08%	7.74%



### Past performance may or may not be sustained in future.

Returns for 1 year are absolute. Returns > 1 year are compounded annualized returns (CAGR) & inception date is deemed to be date of allotment. Date of allotment : IIMMF: August 28, 2009; IIMMF - DP : January 1, 2013. Different Plans have different expense structure.

## Expenses of the Scheme

### i) Load Structure

#### 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: Nil

- Switch between the Plans under the Scheme: Nil
- No Entry/Exit Load will be levied on Units issued on dividend reinvested / bonus units.

Exit Load charged, if any, will be credited back to the Scheme, net of Goods & Services Tax (GST).

The AMC reserves the right to change / modify the load structure from a prospective date.

### ii) Recurring Expenses

Daily Net Assets	First Rs. 500 crores	Next Rs. 250 crores	Next Rs. 1,250 crores	Next Rs. 3,000 crores	Next Rs. 5,000 crores	Next Rs. 40,000 crores	Balance
Maximum as a % of daily net assets	2.00%	1.75%	1.50%	1.35%	1.25%	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	0.80%

All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Existing Plan. Commission and distribution expenses will not be charged to the Direct Plan. Further, Direct Plan under the scheme will have a separate NAV.

#### Actual expenses for the previous financial year ended March 31, 2020 (audited): 0.32%

(Includes Total Expense Ratio permissible under regulation 52(6)(c), Additional expenses under Regulations 52(6A)(c) and Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)).

The expenses to the scheme can be charged as 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. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)(c) may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above.

In addition to TER within the limits specified under regulation 52 (6) of the Regulations, the AMC may charge expenses not exceeding 0.05% of daily net assets of the scheme as permitted under Regulation 52 (6A) (c), towards investment & advisory fees as specified under regulation 52(2) of the Regulations and/or towards recurring expenses as specified under 52(4) of the Regulations. **However, such additional expenses will not be charged if exit load is not levied / not applicable to the Scheme.**

**Note:**

- Of the above expense 0.02% on daily net assets will be set aside for investor education and awareness initiatives.
- Goods & Services Tax (GST) on other expenses (including on brokerage & transaction cost, if any) will be borne by the Scheme within above limit. However, Goods & Services Tax (GST) on investment and advisory fees will be in addition to maximum limit as mentioned above.

**Additional Distribution Expenses in case of new inflows from specified cities:** Expenses not exceeding 0.30% of daily net assets of the Scheme will be charged towards additional distribution expenses if new inflows from beyond top 30 cities as specified by SEBI from time to time are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher. In case inflows from beyond top 30 cities is less than higher of (a) or (b) above, additional expenses shall be charged to Scheme 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. It is clarified that the additional TER in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996 shall be charged upto 30 basis points on daily net assets of the scheme based on inflows only from retail investors beyond Top 30 cities (B 30 cities). Inflows of amount upto Rs. 2,00,000 per transaction by individual investors shall be considered as inflows from retail investors. 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.

The additional commission for B 30 cities shall be paid as trail only.

**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 will be capitalized to the extent of 0.12% of value of trade in case of cash market transaction and 0.05% of value of trade in case of derivative transactions (inclusive of Goods & Services Tax (GST)).

Any payment towards brokerage and transaction cost for execution of trade over and above the said limit of 0.12% for cash market transactions and 0.05% for derivatives transactions may be charged to the Scheme within the maximum limit of Total Expense Ratio ("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.

All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its Associate, Sponsor, Trustee or any other entity through any route.

However, expenses that are very small in value but high in volume may be paid out of AMC's books at actuals or not exceeding 2 bps of respective scheme AUM, whichever is lower. A list of such miscellaneous expenses will be as provided by AMFI in consultation with SEBI.

For payment of Agents Commission, MF / AMC shall adopt full trail model of commission without payment of any upfront commission or upfront of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfront of trail commission will be allowed for inflows through Systematic Investment Plans (SIPs) from new investors, up to 1% payable yearly in advance, for a maximum period of three years subject to guidelines provided by SEBI, as amended from time to time. The upfront trail commission shall be paid from the books of the AMC and amortized on daily basis to the scheme over the period for which the payment has been made.

The Fund will update the current expense ratios on its website at least 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.

Additionally, the Fund will disclose the Total Expense ratio (TER) of the Scheme on daily basis on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

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 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to the Scheme/ Plan shall be communicated to investors of the Scheme/Plan 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.

## 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<sup>1</sup>:**

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

<sup>1</sup>Distributors shall also have the option to either opt in or opt out of levying transaction charge based on type of the product.

**In case of investment through Systematic Investment Plan (SIPs), the transaction charge shall be applicable only if the total commitment through SIP (i.e. amount of each SIP installment X total number of SIP installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 installments, as may be decided by the AMC.**

**However, there will be no transaction charge on:**

- Subscription of less than Rs. 10,000/-; or
- Transactions other than purchases / subscriptions relating to new inflows; or
- Direct subscription (subscription not routed through distributor); or
- Subscription routed through distributor who has chosen to 'Opt-out' of charging of transaction charge; or
- Transaction routed through Stock Exchange(s).

**The transaction charge, if any, will be deducted by the 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.**

## Stamp Duty

Pursuant to Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 read with subsequent Notification No. S.O. 1226 (E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, a stamp duty @ 0.005% of the Transaction Value will be levied on applicable mutual fund transactions i.e. purchases (including switch-in, dividend reinvestment etc.). Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-in, installment of Systematic Investment Plan, Systematic Transfer Plan and reinvestment of dividend to the unitholders will be lower to that extent. The stamp duty will be arrived at using inclusive method of calculation.

Further, for off market transfer of units held in demat mode as well units held in physical mode, the stamp duty @ 0.015% on the consideration amount stated in the transfer instrument.

For applying stamp duty, Transaction Value will be calculated after deducting transaction charges and such other charges as may be applicable from time to time. The calculation of stamp duty is explained as follows:

If an investor subscribes units for Rs. 1,00,000/- through a distributor and transaction charges payable to distributor are Rs. 100/-, then stamp duty will be calculated as follows:

$$\begin{aligned} \text{Transaction Value} &= \text{Subscription Amount} - \text{Transaction Charges (i.e. 1,00,000-100)} = 99,900/- \\ \text{Stamp Duty} &= (\text{Transaction Value} / 100.005) * 0.005 \\ &= (99,900/100.005) * 0.005 \\ &= 4.99 \end{aligned}$$

Accordingly, the amount of stamp duty of Rs. 4.99 will be deducted from the transaction value and for the balance amount, units will be allotted at applicable NAV.

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**Waiver of Load for Direct Applications**

Not Applicable

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**Tax Treatment for the Investors (Unitholders)**

Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to their tax advisor.

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**Daily Net Asset Value (NAV) Publication**

The Direct Plan under the Scheme will have a separate NAV. The NAV will be declared on all the Business Days. The AMC shall prominently disclose the NAVs of the Scheme under a separate head on the website of the Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)). Investors can also call at 1800 209 0007.

Further the Mutual Fund / AMC has extended facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAV can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.

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**For Investor Grievances please contact**

**Registrar & Transfer Agents**

**KFin Technologies Private Limited**

Unit: Invesco Mutual Fund,  
Karvy Selenium, Tower B, Plot No. 31 & 32, Gachibowli,  
Financial District, Nanakramguda, Serilingampally  
Hyderabad - 500 032.  
Tel No.: +91 040 33215121/23  
Email: [mfservices@invesco.com](mailto:mfservices@invesco.com)

**Mr. Surinder Singh Negi**

**Invesco Asset Management (India) Pvt. Ltd.**

2101 - A, 21st Floor, A Wing,  
Marathon Futurex, N. M. Joshi Marg,  
Lower Parel, Mumbai - 400013.  
Tel. No.: +91-22-67310000  
Fax No.: +91-22-23019422  
E-mail : [mfservices@invesco.com](mailto:mfservices@invesco.com)

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**Unitholder's Information**

**Account Statement**

**For Unitholders not having a demat account**

- 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 receipt of transaction request from the unit holder(s).
- Thereafter, unit holder in whose folio(s) transaction(s) has taken place, Consolidated Account Statement (CAS)<sup>^</sup> for the calendar month, will be sent on or before 10<sup>th</sup> day of the succeeding month.

<sup>^</sup> A Consolidated Account Statement (CAS) shall contain details of all the transactions<sup>1</sup> 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.

<sup>1</sup>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 10<sup>th</sup> 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 receipt of subscription request from the unit holder.

For folios not included in the Consolidated Account Statement ('CAS'), the AMC shall send account statement by mail/e-mail to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before tenth day of succeeding month. Further, the Account Statements detailing holding across all schemes of Invesco Mutual Fund at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10<sup>th</sup> day of succeeding month to all such Unit holders in whose folios no transaction has taken place during that period.

**For Unitholder(s) 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 receipt of transaction request from the unit holder(s).
- Thereafter a 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 & the AMC and in which transaction<sup>1</sup> 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 Depositories 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 the 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 receipt of subscription request from the unit holder.
- 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.

<sup>1</sup>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 Depositories. 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 the AMC / the Fund.

Further, CAS issues for the half-year (ended September/March) shall also provide:

- The amount of actual commission paid by AMC/Mutual Fund (MF) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorship etc. by AMC/MF 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 (GST) (wherever applicable, as per existing rates), operating expenses, etc.
- The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the 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 MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

#### For Demat Account Holders

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 of transaction request from the unit holders.

Further, such Unit holder will receive 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.

Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN.

**Half Yearly Disclosures:** The Mutual Fund/AMC shall disclose portfolio (along with ISIN) of the Scheme on fortnightly basis (as on 15th & last day of each month) within 5 days of every fortnight and half yearly basis within 10 days of each half year (i.e. 31st March & 30th September) on website of Mutual Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) in a user-friendly and downloadable spreadsheet format.

In case of Unitholders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail fortnightly and half yearly statement of Scheme portfolio within 5 days from each fortnight and within 10 days from the close of each half-year, respectively.

Further, the Mutual Fund/AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of half-yearly statement of Scheme portfolio on the website of the Mutual Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

The Unitholder may request for physical or electronic copy of the statement of Scheme portfolio by writing to the AMC at the e-mail address [mfservices@invesco.com](mailto:mfservices@invesco.com) or calling the AMC on 022-67310000 or on 1800-209-0007 (Toll Free) or by submitting the request letter to any of the Investor Services Centre of Invesco Mutual Fund or of KFin Technologies Private Limited.

The Mutual Fund/ AMC shall provide a physical copy of the statement of Scheme portfolio, without charging any cost, on specific request received from a unitholder.

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.

The AMC has provided on its website a dashboard in a comparable, downloadable (spreadsheet) and machine readable format giving information such as Scheme's AUM, investment objective, expense ratios, portfolio details, scheme's past performance etc. The dashboard is updated in April every year.

**Annual Financial Results:** The scheme wise annual report and abridged summary thereof shall be hosted on the website of the Mutual Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)) 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) and link for the same will be displayed prominently on the website of the Mutual Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)).

In case of Unit holders whose e-mail addresses are registered with the Mutual Fund, the AMC shall e-mail the annual report or an abridged summary to such unit holders.

The Unitholders whose e-mail addresses are not registered with the Mutual Fund will have an option to opt-in to continue receiving physical copy of the scheme wise annual report or an abridged summary thereof.

Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on the website of the Mutual Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)) and on the website of AMFI ([www.amfiindia.com](http://www.amfiindia.com)).

Physical copies of Full annual report / abridged summary thereof shall also be available for inspection at all times at the Head Office of the Mutual Fund at 2101-A, 21st Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400013.

The Unitholder may request for physical or electronic copy of annual report or abridged summary thereof by writing to the AMC at the e-mail address [mfservices@invesco.com](mailto:mfservices@invesco.com) or calling the AMC on 022-67310000 or on 1800-209-0007 (Toll Free) or by submitting the request letter to any of the Investor Services Centre of Invesco Mutual Fund or of KFin Technologies Private Limited. The physical copy of annual report and abridged summary of annual report will be provided without charging any cost.

#### Disclosure of Risk-o-Meter

Risk-o-meter disclosed in the product label of the Scheme is based on the Scheme portfolio as on December 31, 2020. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.

Any change in the risk-o-meter will be communicated by way of Notice-cum-Addendum and by way of an email / sms to the Unit holders of the Scheme.

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

**Scheme's Portfolio Holding (As on December 31, 2020)**

Top 10 holdings by issuer		Fund allocation towards various sectors	
Name of issuer	% of Net Assets	Sector	% of Net Assets
Government of India	25.40%	Financial Services	58.83%
Export Import Bank of India	8.46%	Government of India	25.40%
ICICI Securities Limited	8.44%	Cement & Cement Products	5.10%
National Bank for Agriculture and Rural Development	5.64%	Oil & Gas	4.27%
Reliance Industries Limited	4.27%	Media & Entertainment	3.42%
UltraTech Cement Limited	4.24%	Others	2.96%
HDFC Securities Limited	4.22%	Cash & Cash Equivalent	0.01%
Bajaj Housing Finance Limited	4.16%	<b>Grand Total</b>	<b>100.00%</b>
SBI Cards and Payment Services Limited	4.16%		
IndusInd Bank Limited	4.14%		

Website link to obtain scheme's latest monthly portfolio holding: <https://www.invescomutualfund.com/literature-and-form?tab=Complete>

Scheme's Portfolio Turnover ratio: N.A.

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (in Crs.) as on 31/12/20	Live Folios as on 31/12/20	
			Instruments	Normal Allocations (% of Net Assets)		Risk Profile			Notes
				Minimum	Maximum	High/Medium/Low			
<b>Invesco India Corporate Bond Fund</b>	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds.	To generate regular and stable income by investing predominantly in bonds issued by corporates. The scheme will invest in bonds which are rated AA+/ AAA by credit rating agencies.	Corporate Debt <sup>1</sup>	80	100	Low to Medium	<sup>1</sup> AA+ and above rated corporate bonds <sup>2</sup> Debt includes government securities.	3,280.54	3,765
			Debt <sup>2</sup> and Money Market Instruments	0	20	Low to Medium			
<b>Invesco India Money Market Fund</b>	An open ended debt scheme investing in money market instruments	To generate superior risk-adjusted returns by investing in Money Market Instruments.	Money Market Instruments <sup>1</sup>	0	100	Low	<sup>1</sup> Having maturity upto 1 year.	582.00	4,885
<b>Invesco India Gilt Fund</b>	An open ended debt scheme investing in government securities across maturity	To generate returns by investing predominantly in a portfolio of securities issued and guaranteed by Central and State Government across maturities.	Government Securities including Treasury Bills (T-Bills)	80	100	Sovereign	-	30.52	659
			Debt and Money Market Instruments	0	20	Low to Medium			
<b>Invesco India Treasury Advantage Fund</b>	An open ended low duration debt scheme investing in instruments such that the Macaulay duration <sup>^</sup> of the portfolio is between 6 months to 12 months	To generate income by investing in debt and Money Market Instruments.	Debt <sup>1</sup> and Money Market Instruments <sup>2</sup>	0	100	Low	<sup>1</sup> Debt includes government securities. <sup>2</sup> The portfolio shall have Macaulay duration between 6 months to 12 months.	2,819.30	14,464
<b>Invesco India Liquid Fund</b>	An open ended liquid scheme	To generate income commensurate with low risk and high liquidity, through a portfolio of debt and Money Market Instruments.	Debt and Money Market Instruments with maturity of upto 91 days	0	100	Low	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, the Scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.	4,708.10	100,343
<b>Invesco India Short Term Fund</b>	An open ended short term debt scheme investing in instruments such that the Macaulay duration <sup>^</sup> of the portfolio is between 1 year to 3 years	To generate steady returns with a moderate risk for investors by investing in a portfolio of short term debt and Money Market Instruments.	Debt <sup>1</sup> and Money Market Instruments <sup>2</sup>	0	100	Low to Medium	<sup>1</sup> The portfolio shall have Macaulay duration between 1 year to 3 years. <sup>2</sup> Debt includes government securities.	1,277.98	5,621
<b>Invesco India Ultra Short Term Fund</b>	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration <sup>^</sup> of the portfolio is between 3 months to 6 months	To primarily generate accrual income by investing in a portfolio of short term Money Market and Debt Instruments.	Debt <sup>1</sup> and Money Market Instruments <sup>2</sup>	0	100	Low	<sup>1</sup> The portfolio shall have Macaulay duration between 3 months to 6 months. <sup>2</sup> Debt includes government securities.	973.92	10,230

Scheme Name	Type	Investment Objective	Asset Allocation Pattern				AUM (in Crs.) as on 31/12/20	Live Folios as on 31/12/20	
			Instruments	Normal Allocations (% of Net Assets)		Risk Profile			Notes
				Minimum	Maximum	High/Medium/Low			
<b>Invesco India Banking &amp; PSU Debt Fund</b>	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	To generate returns by investing primarily in debt & Money Market Instruments issued by banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds.	Debt and Money Market Instruments issued by banks, PFIs, PSUs and Municipal Bonds	80	100	Low to Medium	<sup>1</sup> Debt includes government securities.	127.40	2,117
			Debt <sup>1</sup> and Money Market Instruments issued by other than banks, PFIs, PSUs and Municipal Bonds	0	20	Low to Medium			
<b>Invesco India Credit Risk Fund</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)	To generate accrual income and capital appreciation by investing in debt securities of varying maturities across the credit spectrum.	Corporate Debt <sup>1</sup>	65	100	Medium to High	<sup>1</sup> AA and below rated corporate bonds (excluding AA+ rated corporate bonds).	129.85	977
			Debt <sup>2</sup> and Money Market Instruments	0	35	Low to Medium			
<b>Invesco India Overnight Fund</b>	An open ended debt scheme investing in overnight securities	To generate income commensurate with low risk and high liquidity by investing in overnight securities having residual maturity of 1 business day.	Debt and Money Market Instruments with residual maturity of 1 business day	0	100	Low	-	1,275.57	1,876

<sup>1</sup>Please refer to the heading 'C. Asset Allocation Pattern' under Section 'II. Information about the Scheme' of Scheme Information Document where the concept of Macaulay duration has been explained.

## Scheme Ready Reckoner

Scheme Name	Investment Options	Dividend Frequency	Minimum Application Amount (In Rs.)	Additional Purchase/Redemption Amount (In Rs.)	Default Options/Facility
Invesco India Liquid Fund	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs. 1,000/-	Rs. 1,000/-	Gr / WDR
Invesco India Treasury Advantage Fund	Gr, DP, DR	DDR, WDR, WDP, MDR, MDP, DscDP, DscDR	Rs. 1,000/-	Rs. 1,000/-	Gr / WDR
Invesco India Short Term Fund	Gr, DP, DR	DDR, WDR, MDR, MDP, DscDP, DscDR	Rs. 1,000/-	Rs. 1,000/-	Gr / WDR
Invesco India Corporate Bond Fund	Gr, DP, DR	MDR, QDR, ADR, MDP, QDP, ADP, DscDP, DscDR	Rs. 1,000/-	Rs. 1,000/-	Gr / MDR
Invesco India Money Market Fund	Gr, DP, DR	DDR, MDP, MDR, DscDP, DscDR	Rs. 1,000/-	Rs. 1,000/-	Gr / MDR
Invesco India Gilt Fund	Gr, DP, DR	MDR, QDR, ADR, QDP, ADP	Rs. 1,000/-	Rs. 1,000/-	Gr / MDR
Invesco India Banking & PSU Debt Fund	Gr, DP, DR	DDR, MDR, MDP	Rs. 1,000/-	Rs. 1,000/-	Gr / MDR
Invesco India Credit Risk Fund	Gr, DP, DR	MDP, MDR, DscDP, DscDR	Rs. 1,000/-	Rs. 1,000/-	Gr / MDR
Invesco India Ultra Short Term Fund	Gr, DP, DR	MDR, QDR, ADR, MDP, QDP, ADP	Rs. 1,000/-	Rs. 1,000/-	Gr / MDR
Invesco India Overnight Fund	Gr, DP, DR	DDR, WDR, MDR, MDP	Rs. 1,000/-	Rs. 1,000/-	Gr / WDR

Each scheme mentioned above also offers Direct Plan. Direct Plan is only for investors who purchase /subscribe Units directly with the Fund (i.e. application not routed through Distributor).

Gr : Growth, DP : Dividend Payout, DR : Dividend Reinvestment, DDR : Daily Dividend Reinvestment, WDP: Weekly Dividend Payout, WDR: Weekly Dividend Reinvestment, MDR: Monthly Dividend Reinvestment, QDR: Quarterly Dividend Reinvestment, ADR: Annual Dividend Reinvestment, MDP: Monthly Dividend Payout, QDP: Quarterly Dividend Payout, ADP: Annual Dividend Payout, DscDP: Discretionary Dividend Payout, DscDR: Discretionary Dividend Reinvestment.



**A. OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION**

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

- **Ahmedabad:** 303/A, Raindroup Building, C. G. Road, Ahmedabad - 380 006. Tel. No.: 079 - 66521550.
- **Bangaluru:** S-317,319 & 321, 3rd Floor, South Block, Manipal Centre, 47, Dickenson Road, Bangalore - 560042. Tel. No.: 080 - 42941000. • **Chandigarh:** S.C.O. 2471 - 72, 2nd Floor, Sector 22C, Himalaya Marg, Chandigarh - 160 022. Tel. No.: 07699 - 6001369. • **Chennai:** Door #2, 2nd Floor, Sun Plaza, #39 G.Chetty Road, Near Kamarajar Arangam, Chennai - 600006. Tel. No. 9043000628. • **Delhi:** 710, 711 & 712 Prakashdeep Building, 7th Floor, Tolstoy Marg, New Delhi - 110001. Tel. No. 437899000. • **Hyderabad:** 2nd Floor, S.B. Towers, H.No.6-3-354, Road No.1, Banjara Hills, Landmark: Punjaqulla X Road, Beside Himalaya Book Store, Hyderabad-500 034. Tel. No.: 90300154547. • **Indore:** Room No. 216, 2nd Floor, Starlit Tower, Y. N. Road, Indore - 452 001. Tel. No.: 7415000281. • **Jaipur:** 202, 2nd Floor, 'Brij Ankumap' 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. • **Kolkata:**

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

- **Agartala:** OLS, RMS Chomuhmani, Mantri Bari Road, 1st Floor Near, Traffic Point, Tripura West, Agartala - 799 001. Tel. No.: 0381-2317519
- **Agra House:** 17/24, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra, Uttar Pradesh - 282 002. Tel. No.: 7518801801
- **Ahmedabad Office No. 401, 4th Floor,** Abc1, Off. C.G. Road, Navrangpura, Ahmedabad, Gujarat - 380006. Tel. No.: 9081903021
- **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. 60, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444004. Tel. No.: 0724 2451874
- **Aligarh SEBTI Complex Centre Point,** in the city of Aligarh, Uttar Pradesh, Aligarh - 202 041. Tel. No.: 7518801802
- **Allahabad "Meena Bazar", 2nd Floor,** 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Uttar Pradesh - 211 001. Tel. No.: 7518801803
- **Allepey 1st Floor,** Jp Towers, Mullackal, Ksrtc Bus Stand, Allepey - 688011. Tel. No.: 0477 2263055
- **Alwar Office Number 137, First Floor,** Jai Complex Road No - 2, Alwar, Rajasthan - 301001. Tel. No.: 0144-2335550/0144-2335551
- **Ambala 6349, 2nd Floor,** Nicholson Road, Adjacent Ks Hospital Ambika Cant. Ambala, Haryana, Ambala - 133 001. Tel. No.: 7518801804
- **Amravati Shop No. 21, 2nd Floor,** Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati - 444601. Tel. No.: 0721 2569198
- **Amritsar SCO 5, 2nd Floor,** District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel. No.: 0183-5158158
- **Anand B-42 Vaibhav Commercial Centre, Nr Tvs Down Town Show Room,** Grid Char Rasta, Anand - 380001. Tel. No.: 9662020623
- **Ananthapur Plot No. 12-31,** Balaji Towers, Suryanagar, Ananthapur Taluk, Ananthapur Dist. Andhra Pradesh, Ananthapur - 515 001. Tel. No.: 8554244490
- **Asansol 112/N, G. T. Road,** Bhanga Pachil, G.T. Road, Paschim Bardhaman, West Bengal - Asansol - 713303. Tel. No.: 0341-2220077
- **Aurangabad Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005.** Tel. No.: 0240 2343414
- **Azamgarh Room No. 290, Ground Floor,** Civil Lines, Near Sahara Office, in the city of Azamgarh, Uttar Pradesh, Azamgarh - 276 001. Tel. No.: 7518801805
- **Balalore 1-B.1st Floor,** Kalinga Hotel, Balashwar, Balashwar Sadar, Orissa, Balasore - 756 001. Tel. No.: 06782-265033
- **Bangalore No. 35, Puttanna Road, Basavanagudi,** Bangalore - 560 004. Tel. No.: 080-26602852
- **Bankura Plot nos. 80/U/A, Natunchari Mahalla, 3rd Floor,** Ward no-24, Opposite PC Chandra, Bankura Town, Bankura - 722101. Tel. No.: 9434480586
- **Bareilly 54 - Civil Lines,** Ayub Khan Chauraha Bareilly, Uttar Pradesh - 243001. Tel. No.: 7518801806
- **Baroda 203, Corner Point, Jetalpur Road, Baroda - 390007.** Tel. No.: 0265 2353506
- **Begusarai C/o Dr Hazari Prasad Sahu, Ward No 13,** Behind Alka Cinema, Begusarai, Bihar, Bihār - 851 117. Tel. No.: 7518801807
- **Belgaum Premises No 101 CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590 011.** Tel. No.: 0831-4213717
- **Bellary Shree Gayatri Towers, No. 4, 1st Floor,** K.H.S. Colony, Gopalswamy Mudaliar Road, Gandhi Nagar, Bellary - 583103. Tel. No.: 0839 - 2254750
- **Berhampur (Or) Opp. Divya Nandan Kalyan Mandap, 1st Lane Dharman Nagar, Near Lohiya Motor, Berhampur (Or), Orissa.** Tel. No.: 0680-2228106
- **Bhagalpur 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001.** Tel. No.: 7518801808
- **Bharuch 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392 001.** Tel. No.: 9081903042
- **Bhatinda 2nd Floor, MCB -2/3-01043 Goniaia Road Opposite Nippon India Mf, Gt, Near Hanuman Chowk, Bhatinda - 151 001.** Tel. No.: 0164-5062725
- **Bhavnagar 303, Sterling Point, Waghawadi Road, Bhavnagar - 364001.** Tel. No.: 02783 03149
- **Bhilai Office No. 1, 2nd Floor, Plot No. 9/6, Near Nagar (East), Bhillai, Chhattisgarh - 490 020.** Tel. No.: 0788-2289499
- **Bhilwara Office No. 14 & 8, Prem Bhanu, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara - 311 001.** Tel. No.: 01482-244720
- **Bhopal Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal - 462 011.** 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 Gaj, Bikaner - 334003.** Tel. No.: 0151 2200014
- **Bilaspur Anandam Plaza, Shop No.306, 3rd Floor, Vyapar Vihar Main Road, Bilaspur, Chhattisgarh, Bilaspur - 495 001.** Tel. No.: 07752-470070
- **Bokaro B-1, 1st Floor, City Centre, Sector -4, Near Sona Chandi Jewellers, Bokaro - 827004.** Tel. No.: 7542979444
- **Burdwan Anima Bhawan 1st Floor, Holding No. 42, Sreepally G. Road, Burdwan - 713 103.** Tel. No.: 0342-2665140
- **Calicut 2nd Floor, Manimurjil Centre, 2nd Floor, Chandiagarh, Chandiagarh, Kasaba Village, Calicut, State: Kerala, Calicut - 673 001.** Tel. No.: 4954022480
- **Chandigarh 1st Floor, SCO 2469-70, Sec. 22-C, Chandigarh, Chandigarh - 160 022.** Tel. No.: 0172-5101342
- **Chennai-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 - 04250559
- **Coimbatore 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018.** Tel. No.: 0422 4388011
- **Cuttack Shop No-45, 2nd Floor, Netaji Subas Bose Complex, (Big Bazar Building) Adjacent to, Reliance Trends, Dargha Bazar, Cuttack - 753 001.** Tel. No.: 0671-2203077
- **Darbhanga Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003.** Tel. No.: 7518801809
- **Davangere No. 162/6, 1st Floor, 3rd Main, P Extension, Davangere Taluk, Davangere Mandal, Karnataka, Davangere - 577 002.** Tel. No.: 0819-2258714
- **Dehradun Kaulagarh Road, Near Sirmour Marg, Above Reliance World, Dehradun - 248001.** Tel. No.: 7518801810
- **Deoria K. K. Plaza, Above Aapurna Sweets, Civil Lines Road, in the city of Deoria, Uttar Pradesh, Deoria - 274 001.** Tel. No.: 7518801811
- **Dhanbad 20 New Market, 2nd Floor, Bank More, Dhanbad - 826001.** Tel. No.: 9264445981
- **Dharwad Adinath Complex, Beside Kamal Automobiles, Bhoolivi Gopal, Opp Old Laxmi Talkies, P B Road, Dharwad - 583 001.** Tel. No.: 0836-2440200
- **Dhule Ground Floor, Ideal Laundry, Lane No.4, Khol Gali, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424001.** Tel. No.: 02562 282823
- **Dindigul No 598, New Pensioner street, Opp. Gomathi Lodge, Palani Road, Dindigul, District - 624 001.** Tel. No.: (0451) 2436177
- **Durgapur MWA-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713216.** Tel. No.: 0343 6512111
- **Elturu D No.234-7/72/73, K K S Plaza, Munkulita Vari Street, Opp. Andhra Hospitals, R R Peta, West Godavari Distt., Eluru - 534 002.** Tel. No.: 08812 227851
- **Erode erode shop No 38/1, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Ground Floor, Erode, Tamil Nadu, Erode - 638 003.** Tel. No.: 0424-4021212
- **Faridabad-28, 3rd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121001.** Tel. No.: 7518801812
- **Ferozpur The Mall Road, Chawla Bulding, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozpur - 152002.** Tel. No.: 01632 241814
- **Gandhidham Shop # 12, Shree Ambika Arcade, Plot # 300, Ward 12, Opp. C6 High School, Near HDFC Bank, Gandhidham - 370201.** Tel. No.: 9081903027
- **Gandhinagar 123, 1st Floor, Megh Malini Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382011.** Tel. No.: 079 23244955
- **Gaya Property No. 111045129, Ground Floor Hotel Skylink, Swairpur Road, Gaya - 823 001.** Tel. No.: 0613-2220065
- **Ghaziabad Ff - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh, Ghaziabad - 201 003.** Tel. No.: 7518801813
- **Ghaziipur House No. 148/19, Mahua Bagh, in the city of Ghaziipur, Uttar Pradesh, Ghaziipur - 233 001.** Tel. No.: 7518801814
- **Gonda House No. 782, Shiv Sadan, ITI Road, Near Raghukul Vidya Peeth, Civil Lines, Gonda, Uttar Pradesh - 271001.** Tel. No.: 7518801815
- **Gorakhpur Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273 001.** Tel. No.: 0863 2339094
- **Gurgaon 2nd Floor, Vipul Agora, M. G. Road, Gurgaon - 122001.** Tel. No.: 7518801817
- **Guwahati 1st Floor, Brijrajnabli Building, Near Bora Service Station, GS Road, Guwahati, Assam - 781007.** Tel. No.: 8811036746
- **Gwalior City Centre, Near Axis Bank, Gwalior - 474 011.** Tel. No.: 7518801818
- **Haldwani Shop No. 5, KMVN Shopping Complex, Haldwani, Uttarakhnad, Uttaranchal - 263139.** Tel. No.: 7518801819
- **Haridwar Shop No - 13, 1st Floor, Bhatia Complex Near Jamuna Palace, Haridwar - 249 410.** Tel. No.: 7518801820
- **Hassan Hemadri Arcade, 2nd Main Road, Salgaeme Road, Near Brahmins Boys Hostel, Hassan - 575 201.** Tel. No.: 08172 262065
- **Hissar Shop No. 20, Ground Floor, R D City Centre, Railway Road, in the city of Hissar, Haryana, Hissar - 125 001.** Tel. No.: 7518801821
- **Hoshiarpur The Mall Complex Unit No. SF-6, 2nd Floor, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur - 146 001.** Tel. No.: 01882-500325
- **Hubli R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Circle, Pitho Road, Hubli - 580 209.** Tel. No.: 0836-2252444
- **Hyderabad (Banjara Hills) Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramduga, Serilingampally Mandal, Hyderabad - 500032.** Tel. No.: 040-33215122
- **Hyderabad No.303, Vamses Estates, Opp. Bigbazar, Ameerpet - 500 016.** Tel. No.: 040-44857874/75 76
- **Indore 101 Diamond Trade Centre, Opp: Swamy Vivekananda School, Above Khurana Bakery, Indore - 452 001.** Tel. No.: 0731-4218902/4266828
- **Jabalpur 2nd Floor, 290/1 (615)-New, Near Bhavartal Garden, Jabalpur Madhya Pradesh - 482 001.** Tel. No.: 0761-4923301
- **Jaipur Office Number 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer road, Jaipur, Rajasthan, Jaipur - 320 001.** Tel. No.: 01414167715/17
- **Jalandhar Office No 7, 3rd Floor, City Square building, EH197 Civil Lines, Jalandhar - 144 001.** Tel. No.: 0181-5094410
- **Jalgaon 269, Jee Vishwa, 1st Floor, Balkram Pet, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001.** Tel. No.: 9421521406
- **Jammu 304, A-1, 3rd Floor, North Block, Bahu Plaza, Jammu Jammu & Kashmir - 180004.** Tel. No.: 0191-2470973
- **Jammargaj 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jammargaj - 361 008.** Tel. No.: 0288 3065810
- **Jamshedpur Madhukunj, 3rd Floor, O Road, Sakchi, Bistupur, East Singhbhum, Jharkhand, Jamshedpur - 831 001.** Tel. No.: (0657) 6655003/6655004/6655005/6655006/6655007
- **Jaunpur N R Complex, 1-1-9-R. N. Complex, Opposite Pathik Honda, Above Oriental Bank of Commerce, Jaunpur - 222002.** Tel. No.: 7518801822
- **Jhansi 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, in the city of Jhansi, Uttar Pradesh, Jhansi - 284 001.** Tel. No.: 7518801823
- **Jodhpur Shop No. 6, Ground Floor, Gang Tower, Opposite Aera Motor, Service Centre, Near Bombay Motor, Jodhpur - 342 003.** Tel. No.: 7737014590
- **Junagadh 124-125, Punit Shopping Centre, M.G Road, Ranavav Chowk, Junagadh - 362001.** Tel. No.: 0285 2652220
- **Kalaburagi H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat, Station Main Road, Kalaburagi, State - Karnataka, Kalaburagi - 585 105.** Tel. No.: 08472 252503
- **Kannur 2nd Floor, Global Village, Bank Road, Kannur - 670 001.** Tel. No.: 0497-2764190
- **Kanpur 15/46, B. Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001.** Tel. No.: 7518801824
- **Karimnagar 2nd Shetter, HNo. 7-2-607, Sri Matha Complex, Mankamathota, KarimNagar, Telangana, Andhra Pradesh - 505001.** Tel. No.: 0878-2244773
- **Karnal 18/369, Char Chaman, Kunjapura Road, Behind Miglani Hospital, Karnal - 132001.** Tel. No.: 0184 2252524
- **Karur No.88/111, BB Plaza, NRMP street, NRMP street, K S Mess Back side, Karur - 639 002.** Tel. No.:

- Room No. 7E, 235/2A, 7th Floor, Millennium Building, Acharya Jagdish Chandra Bose Road, Lucknow - 700 020. Tel : 033-40639115. • **Lucknow:** 304, 3rd Floor, SKY Hi Chamber, Park Road, Hazratganj, Lucknow - 226 001, UP Tel No - 0522-4000841/4000149. • **Ludhiana:** Room No. 604, 6th Floor, SCO - 18, Feroze Gandhi Market, Ludhiana - 141 001. Tel. No.: 09041002258. • **Mumbai (Narain Point):** Office No. 17, 1st Floor, Jolly Maker Chambers II, Narain Point, Mumbai - 400 021. Tel. No.: 022 44316000. • **Mumbai (H.O.):** 2101-A, A, Wing, 21st Floor, Marathon Futrex, M.M. Joshi Marg, Lower Parel, Mumbai - 400 013. Tel. No.: 022 - 67310000. • **Panaji:** Advani Service Centre, Office No. CU2, Neelkamal Arcade, Atmaram Barkar 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, Shreerath Plaza, FC Road, Vidyeshwar Paduka Chowk, Pune - 411 005. Tel. No.: 020 - 41291015. • **Vadodara:** Upper Ground Floor No -06, Dnyanesh Complex, Above Deepak Garments, Near Kabir Kitchen Restaurant, Alkapuri Vadodara - 390007. Tel. No.: 0265 - 2338446.

- 04324-241755 • **Kharagpur** SBI Building, Malancha Road, Holding No 254/220, Ward No.16, PO Kharagpur, PS - Kharagpur, Dist - Paschim Medinipur, West Bengal, Kharagpur - 721 301. Tel. No.: 3222253380
- **Kolhapur 605/11/4 E Ward, Shahuji Park Lane, Laxmi Niwas, Near Sultana 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** Ground Floora Narayanan, Shopping Complex, Kausthubhres Block, Kadapakkal Mall - 691 008. Tel. No.: 0474-2747055
- **Korba** Nidhi Bt Complex, Plot No 5, Near Patidar Bhawan, T. P. Nagar, in the city of Korba, Chhattisgarh, Korba - 495 677. Tel. No.: 7518801826
- **Kota** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324 007. Tel. No.: 0744-5100964
- **Kottayam 1st Floor** Komdas Shopping Square, Railway Station Road, Collectorate P O. Kottayam - 686002. Tel. No.: 0481 2300868
- **Kurnool** Shop No. 47, 2nd Floor, S K Siasension Mall, Kurnool - 518 001. Tel. No.: 08518-228550
- **Lucknow** Ist Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. Tel. No.: 7518801830
- **Ludhiana** Sco - 122, 2nd Floor, Above HDFC MF, Feroze Gandhi Market, Ludhiana, Punjab, Ludhiana - 141 001. Tel. No.: 0161-4670278
- **Madurai** No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625 001. Tel. No.: 0452-2605856
- **Malappuram 2nd Floor,** Peekays Arcade Down Hill, Malappuram - 676 519. Tel. No.: 0483-2731480
- **Malda** Ram Krishna Pally, Ground Floor, English Bazar, Malda, West Bengal, Malda - 732 101. Tel. No.: 03512-223763
- **Mandi House No. 99/11, 3rd Floor,** Opposite GSS Boy School, School Bazar, in the city of Mandi, Himachal Pradesh, Mandi - 175 001. Tel. No.: 7518801833
- **Mangalore** Mahendra Arcade, Opp. Court Road, Karangal Padi, Mangalore - 575003. Tel. No.: 0824 2496289
- **Margao 2nd Floor,** Dalal Commercial Complex, Opp. Hari Mandir, Pajifond, Margao - 403601. Tel. No.: 0832 2731823
- **Mathura** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centre, Near New Bus Stand, in the city of Mathura, Uttar Pradesh, Mathura - 281 001. Tel. No.: 7518801834
- **Meerut** H No 5, Purva Encl, Opp. Syndicate Bank, Hapur Road, Meerut, Uttar Pradesh, Meerut - 250 001. Tel. No.: 7518801835
- **Mehsana** FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel. No.: 02762-242950
- **Mirzapur** Ground Floor, Triveni Campus, Ratan Gaj, Mirzapur - 231 001. Tel. No.: 0522 2530313
- **Mumbai 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001.** Tel. No.: 022 6623553
- **Mumbai** Shop No. 1 Ground Floor, Dipit Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Mumbai - 400 056. Tel. No.: (022) 26100967
- **Muzaffarpur 1st Floor** Saroj Complex, Diwan Road, Near Kalyani Chowk, Muzaffarpur, Bihar, Muzaffarpur - 842 001. Tel. No.: 7518801839
- **Mysore** No. 29/24, 1st Main, 5th Cross Saraswathi Puram, Mysore - 570 009. Tel. No.: 0821-2438006
- **Nadad** 311-3rd Floor, Near Paras Circle Nadad, State - Gujarat, Nadad - 387 001. Tel. No.: 2682563245
- **Nagercoil** 45, East Car Street, 1st Floor, Nagercoil - 629001. Tel. No.: 04652 233552
- **Nagpur Plot No. 2, Block No. B / 1 & 2, Shree Apartment, Khare Town, Mata Mandir Road, Dhandepeth, Nagpur Maharashtra - 440 010.** Tel. No.: 0712-2533040
- **Handed Shop No.4, Santakripa Market, G.G Road, Opp. Bank Of India, Naranth - 431601.** Tel. No.: 02462 237885
- **Nasik S-9, Second Floor, Suyojit Sankul, Sharangpur Road, Nasik - 422 002.** Tel. No.: 0253-6608999
- **Navi Mumbai C, Wing, Flat No. 324, 1st Floor,** Vashi Plaza, Sector 17 Vashi, Navi Mumbai, Maharashtra, Navi Mumbai - 400 703. Tel. No.: 0222 27802684
- **Navsari 103, 1st Floor,** Landmark Mall Near Sayaji Library Navsari - 396445. Tel. No.: 9081903040
- **Nellore** D No:16-5-66 Ramarao Centre, Shop No:305, 3rd Floor, Nagula Mitta Road, Opp Bank of Baroda, Nellore - 524 001. Tel. No.: 0861-2349940
- **New Delhi** 305 New Delhi House, 27 Barkahamba Road, New Delhi - 110001. Tel. No.: 011 43681700
- **Noida F - 21, Sector - 18, in the city of Noida, Noida, Uttar Pradesh, Noida - 201 300.** Tel. No.: 7518801840
- **Palghat** No: 20 & 21, Metro Complex H.P.R.O.Road Palakkad, H.P.R.O. Palakkad - 678001. Tel. No.: 9895968533
- **Panaji** H. No.: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim - 403 001. Tel. No.: 0832-2426874
- **Panipat 3rd Floor** Preet Tower, Behind Akash Industries, GT Road, Panipat, Haryana, Panipat - 132 103. Tel. No.: 7518801841
- **Patanakot 2nd Floor,** Sanjit Arcade Complex, Adji, Indira College Gate Railway Road, Patanankot - 145001. Tel. No.: 0186 5080188/9988164770
- **Patiala B- 17/423** Opp. Modi College, Lower Mall, Patiala - 147 001. 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** Ramamathan Building, New Scheme Road, Pollachi - 642002. Tel. No.: 04259 235111
- **Pondicherry** No 122/110B, Muthuramianagar Koil Street, Pondicherry - 605 001. Tel. No.: 0413-4590253
- **Pune Office # 207-210, 2nd Floor,** Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411 005. Tel. No.: 020-66210449
- **Rajpur Office No 5-13, Second Floor,** Reheja Tower, Faladhi Chowk, Jai Road, Rajpur (C.G.) - 492001. Tel. No.: 0771-4912611
- **Rajahmundry D.No.6-1-4, Rangachary Street, T.Nagar, Near Axis Bank Street, Rajahmundry, Andhra Pradesh - 533101.** Tel. No.: 0883-2434468
- **Rajkot** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot - 360001. Tel. No.: 9081903025
- **Ranchi** Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834001. Tel. No.: 0651 2331320
- **Ranlim 1** Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokiya Car, Ratlam - 457001. Tel. No.: 07412 320398
- **Rewa** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa - 486 001. Tel. No.: 7518801843
- **Rohtak** Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, in the city of Rohtak, Haryana, Rohtak - 124 001. Tel. No.: 7518801844
- **Roorkee** Shree Anshadep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee - 247667. Tel. No.: 7518801845
- **Rourkela** 2nd Floor, Main Road Udfi Nagar, Sahanagar, Rourkela - 769 012. Tel. No.: 0661-2500005
- **Sagar 2nd floor,** Above Shiva Kanch Mandir, S. Civil Lines, Sagar - 470002. Tel. No.: 07582 402404
- **Sahanarun** 18 Mission Market, Court Road, Sahanarun - 247001. Tel. No.: 7518801846
- **Salem No. 6, NS Complex, Omalur main road, Salem, Tamil Nadu - 636016.** Tel. No.: 0427-4020300
- **Sambalpur 1st Floor,** Shop No. 219 Sahej Plaza, Gole bazar; Sambalpur - 768 001. Tel. No.: 06632533437
- **Satna 1st Rk, Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485 001.** Tel. No.: 7518801847
- **Shillong** Annex Malhi Bhawan, Lower Thana Road, Near S R L Pool School, Shillong - 793001. Tel. No.: 0364 2506106
- **Shimla 1st Floor,** Hills View Complex, Near Tara Hall, Shimla, Himachal Pradesh - 171002. Tel. No.: 7518801849
- **Shimoga** Vijayarama Nilaya, 2nd Cross, Mission Compound, Shimoga - 577 201. Tel. No.: 08182 295491
- **Shivpuri** Near Hotel Vanasthali, In Front of Sawarkar Park, A. B. Road, in the city of Shivpuri, Madhya Pradesh, Shivpuri - 473 551. Tel. No.: 7518801850
- **Sikar 1st Floor,** Super Tower, Behind Ram Mandir Near Taparyia Bagichi, Sikar - 332001. Tel. No.: 01572 250398
- **Silchar** N.N. Dutta Road, Chowchakra Complex, Premlata, Silchar - 788001. Tel. No.: 03842 261714
- **Siliguri 2nd Floor,** Nanak Complex, Sevoke Road, West Bengal, Siliguri - 734 001. Tel. No.: (0353) 2525279
- **Sitapur 12/12** Surya Complex, Station Road, Sitapur - 261 001. Tel. No.: 7518801851
- **Solan** Discha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, in the city of Solan, Himachal Pradesh, Solan - 173 212. Tel. No.: 7518801852
- **Sonepat** Shop No 06, Vaman Nagar, Opp. D-Mart, Jule Solapur, Sol

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