

## Invesco India Credit Risk Fund

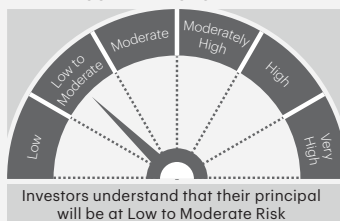
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and moderate credit risk)

### Suitable for investors who are seeking\*

- income and Capital appreciation over medium to long term
- investments primarily in corporate debt securities of varying maturities across the credit spectrum

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

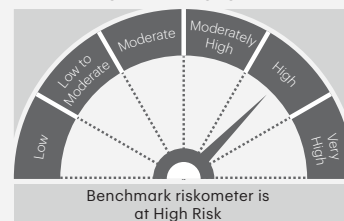
### SCHEME RISKOMETER



### SCHEME BENCHMARK

NIFTY Credit Risk Bond Index C-III

### BENCHMARK RISKOMETER



As on July 31, 2022

### Portfolio Statistics

|                   |            |
|-------------------|------------|
| YTM <sup>2</sup>  | 6.15%      |
| Average Maturity  | 2.24 years |
| Macaulay Duration | 1.85 years |

<sup>2</sup>YTM: Yield to maturity should not be construed as minimum return offered by Scheme.

### Rating Profile

|                         |        |
|-------------------------|--------|
| SOVEREIGN               | 31.92% |
| AAA                     | 26.74% |
| AA                      | 1.50%  |
| AA+                     | 0.61%  |
| Cash & Cash Equivalent: | 39.22% |

### Maturity Profile

|                        |        |
|------------------------|--------|
| < 31 days              | 0.61%  |
| 92 - 180 days          | 7.68%  |
| 181 days - 1 year      | 3.84%  |
| 1 - 2 years            | 5.42%  |
| 2 - 3 years            | 18.72% |
| 3 - 5 years            | 14.66% |
| 5 - 10 years           | 9.85%  |
| Cash & Cash Equivalent | 39.22% |

## Key Facts

### Investment Objective

To generate accrual income and capital appreciation by investing in debt securities of varying maturities across the credit spectrum.

### Asset Allocation

| Instruments                                    | Indicative Allocation (% of Net Assets) |         | Risk Profile High/Medium /Low |
|--|---|---------|-------------------------------|
|  | Minimum                                 | Maximum |                               |
| Corporate Debt <sup>3</sup>                    | 65                                      | 100     | Medium to High                |
| Debt <sup>4</sup> and Money Market Instruments | 0                                       | 20      | Low to Medium                 |

<sup>3</sup>AA and below rated corporate bonds (excluding AA+ rated corporate bonds)

<sup>4</sup>Debt includes government securities.

### Plans/Options (Applicable to Direct Plan also)

Growth | IDCW Payout - Monthly, Discretionary | IDCW Reinvestment - Monthly, Discretionary

### Minimum Investment

**Lumpsum:** Rs.1,000 and in multiples of Re.1 thereafter

### Systematic Investment Plan:

| Frequency                           | Months   | Quarters |
|-------------------------------------|----------|----------|
| No. of Installments                 | 6        | 4        |
| Minimum Amount                      | Rs.1,000 | Rs.2,000 |
| And in multiples of Re.1 thereafter |          |          |

### Load Structure

Entry Load: Nil

Exit Load: • Nil - if upto 10% of Units allotted are redeemed / switched-out within 1 year from the date of allotment.

• 1% - for any redemption / switch- out in excess of 10% of units allotted within one year from the date of allotment.

• Nil - if units are redeemed or switched-out after 1 year from the date of allotment. Switch between the Plans under the Scheme, please refer page no. 52.

### Fund Managers

Vikas Garg & Krishna Cheemalapati

### Benchmark

NIFTY Credit Risk Bond Index C-III

IDCW Payout - Payout of Income Distribution cum capital withdrawal option.

IDCW Reinvestment - Reinvestment of Income Distribution cum capital withdrawal option.

As on July 31, 2022

| Holdings                                     | Rating     | % of Net Assets |
|--|------------|-----------------|
| <b>Corporate Debt</b>                        |            | <b>28.86%</b>   |
| National Housing Bank                        | CRISIL AAA | 7.68%           |
| Indian Railway Finance Corporation Limited   | CRISIL AAA | 3.92%           |
| HDB Financial Services Limited               | CRISIL AAA | 3.84%           |
| National Highways Auth Of Ind                | CRISIL AAA | 3.84%           |
| Power Finance Corporation Limited            | CRISIL AAA | 3.84%           |
| State Bank of India (Basel III Tier II Bond) | CRISIL AAA | 3.62%           |
| ONGC Petro Additions Limited                 | ICRA AA    | 1.50%           |
| Muthoot Finance Limited                      | CRISIL AA+ | 0.61%           |
| <b>Government Security</b>                   |            | <b>31.92%</b>   |
| <b>Government Bond</b>                       |            |                 |
| 5.22% GOI (MD 15/06/2025)                    | SOVEREIGN  | 11.04%          |
| 5.74% GOI (MD 15/11/2026)                    | SOVEREIGN  | 10.98%          |
| 6.45% GOI (MD 07/10/2029)                    | SOVEREIGN  | 6.23%           |
| 5.63% GOI (MD 12/04/2026)                    | SOVEREIGN  | 3.68%           |
| <b>Cash &amp; Cash Equivalent :</b>          |            | <b>39.22%</b>   |
| <b>Total</b>                                 |            | <b>100.00%</b>  |

Yield to Maturity (YTM): 6.15%, Yield to Call (YTC): 7.74732%



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Source: AUM of \$1,555.9 billion, client-related data, investment professional and employee data as of March 31, 2022. AUM includes all assets under advisement, distributed and overseen by Invesco.

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