

# Better together

Get a good mix of equity and debt.

## Invesco India Equity & Bond Fund

(An open ended hybrid scheme investing predominantly in equity and equity related instruments.)

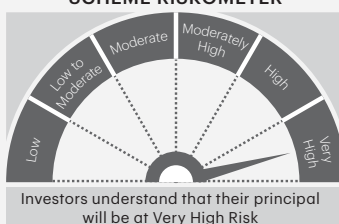


### Suitable for investors who are seeking\*

- capital appreciation and current income over medium to long term
- investments in equity and equity related instruments and fixed income securities.

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

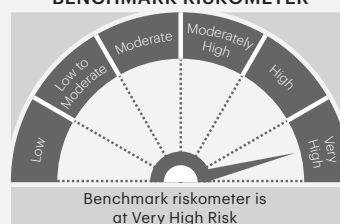
### SCHEME RISKOMETER



### SCHEME BENCHMARK

**CRISIL Hybrid  
35+65 - Aggressive  
Index**

### BENCHMARK RISKOMETER



**Benefit from the growth potential of equities and the stability of debt, now with one fund.**

### Key features



#### Double advantage

Two main asset classes come together to offer performance and stability



#### Better potential returns

Equity exposure creates potential for wealth creation in the long-term



#### Protection from volatility

Bond investment can act as a shield against interim market volatility

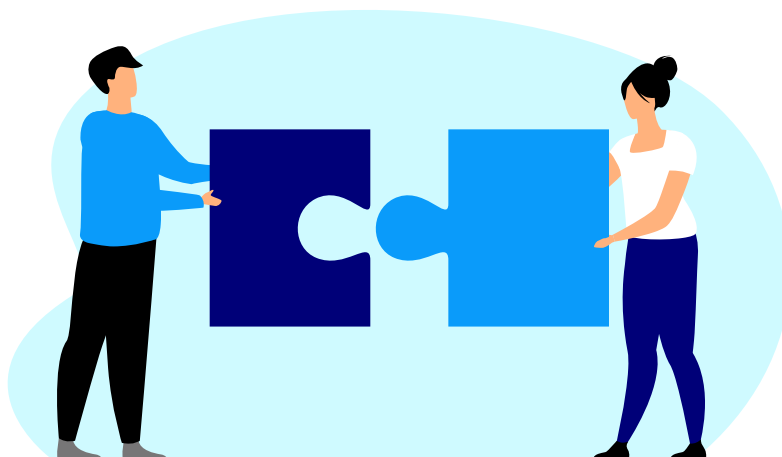


#### Taxation treatment

Maintains eligibility for equity taxation

## Presenting Invesco India Equity & Bond Fund

Invesco India Equity & Bond Fund brings together the best of both worlds. The equity portion of the portfolio strives to better the portfolio's long-term performance; bonds can act as a shield to cushion the performance from interim phases of market volatility. Together, the two make an ideal combination to maintain the equilibrium between the risk and reward matrix of the portfolio.



### Fund Suitability

- Investors seeking to invest in both equity and fixed income asset classes through a single fund.
- Investors seeking potential of superior returns over long-term from equity investment, alongside the stability and return consistency offered by debt investments.



### Portfolio Construction Guidelines

- Invesco India Equity & Bond Fund invests in both equity and debt securities and the allocation is based on the prevailing market conditions.
- The Equity portion of the portfolio seeks to generate capital appreciation while the debt portion can provide stable returns, thereby reducing the portfolio volatility.
- The equity stock selection is guided by both bottom-up and top-down approach
- The fund invests across sectors and market capitalizations with no specific style bias
- It combines both growth and value buys to generate consistent outcomes in all market conditions
- The fixed income portfolio aims to have preference for highest rated (AAA) debt securities.

## Investment Process

### Asset Allocation

Consistent with the Investment Objective

Equity exposure to be maintained in the range of 65-80%

20-35% allocation in debt and money market instruments

Shifts based on assessment of opportunities available & risk/return of the asset class. Based on our views, macro developments, yields and liquidity considerations

### Security Selection

Bottom up and top down approach, combining growth and value buys to generate consistent outcome through all market conditions

Fund utilizes all the portfolio construction levers (asset allocation, sector allocation, capitalization bias, stock selection) to create a diversified portfolio of stocks

Alpha from stock selection and sector allocation

Debt security selection based on top down approach, interest rate view, yield curve movements

### Portfolio construction & risk management

No style bias

Flexibility to have off benchmark exposure

Up to 65 stocks\*

Tactical allocation to take advantage of opportunities arising due to price differential between cash and derivatives market

Position sizes are based on risk/reward assessment

Risk management based on internal parameters for respective asset class.

\*Based on our current view on equity market. The number of stocks may change from time to time.

### Returns as on May 31, 2022

Period	Returns % (CAGR)			Value of Rs.10,000/- invested		
	Fund	Benchmark CRISIL Hybrid 35+65 Aggressive Index	Additional Benchmark Nifty 50 TRI	Fund	Benchmark CRISIL Hybrid 35 + 65 - Aggressive Index	Additional Benchmark Nifty 50 TRI
1 Year	2.93%	5.63%	7.90%	10,293	10,563	10,790
3 Years	8.61%	12.38%	13.03%	12,814	14,195	14,447
Since Inception (30 June, 2018)	8.02%	12.02%	13.16%	13,532	15,602	16,238

**Past performance may or may not be sustained in future.** The performance details provided herein are of existing plan (Regular) – Growth Option. Different plans have different expense structure. For calculating returns since inception, NAV as on the date of allotment is taken as Rs. 10/- . Face Value per unit is Rs. 10/- . Returns above 1 year are Compounded Annualised Growth Rate (CAGR). Fund Manager(s) : Krishna Venkat Cheemalapati since 11 June, 2018, Pranav Gokhale since 19 May, 2020 & Taher Badshah since 11 June, 2018

### SIP Performance as on May 31, 2022 (Rs. 10,000 invested on the first business day of every month)

SIP investment	Total amount invested (Rs.)	Fund		CRISIL Hybrid 35 + 65 - Aggressive Index <sup>1</sup>		Nifty 50 TRI <sup>2</sup>	
		Market value (Rs.)	SIP returns (%) XIRR	Market value (Rs.)	SIP returns (%) XIRR	Market value (Rs.)	SIP returns (%) XIRR
1 Year	1,20,000	1,15,176	-7.40%	1,18,602	-2.16%	1,18,598	-2.17%
3 Years	3,60,000	4,15,768	9.60%	4,43,916	14.12%	4,69,460	18.06%
Since Inception	4,70,000	5,62,459	9.15%	6,09,982	13.38%	6,41,374	16.03%

**Past performance may or may not be sustained in future.** The performance details provided herein are of existing plan (Regular) – Growth Option. Different plans have different expense structure. Load is not taken into consideration.

<sup>1</sup> Scheme Benchmark. <sup>2</sup> Additional Benchmark. Inception date: 30 June, 2018

Note: XIRR method is used to calculate SIP returns. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Invesco Asset Management (India) Private Limited/Invesco Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not ensure a profit or guarantee protection against a loss in a declining market. Please refer SIP Enrolment Form or contact nearest (ISC) for Load Structure.





As on May 31, 2022


Top 10 Equity Holdings	% of Net Assets
ICICI Bank Limited	4.90%
Reliance Industries Limited	4.36%
Infosys Limited	3.02%
HDFC Bank Limited	2.79%
State Bank of India	2.34%
Axis Bank Limited	2.15%
Vinati Organics Limited	2.00%
Bajaj Finance Limited	1.78%
SBI Life Insurance Company Limited	1.63%
Persistent Systems Limited	1.61%

Asset Class	% Exposure
Corporate Debt	4.31%
Equity Holding	69.51%
Government Security	7.35%
Cash & Cash Equivalent :	18.83%

Debt Portfolio Statistics	
YTM <sup>1</sup>	5.31%
Average Maturity	1.70 years
Macaulay Duration	1.41 years

Rating Profile	% Exposure
Sovereign	7.35%
AAA	2.71%
AA+	1.31%
AA (CE)	0.29%

Portfolio data as on May 31, 2022. <sup>1</sup>Yield to maturity should not be construed as minimum return offered by Scheme. The stocks referred above should not be construed as recommendations from Invesco Asset Management (India) Private Limited and/or Invesco Mutual Fund. The Scheme may or may not have any present or future positions in these stocks.

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## Key Facts

### Investment Objective

To generate capital appreciation and current income by investing in equity & equity related instruments as well as debt securities.

### Asset Allocation

Instruments	Indicative Allocation (% of Net Assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments <sup>1</sup>	65	80	High
Debt <sup>2</sup> & Money Market Instruments	20	35	Low to Medium

<sup>1</sup>Includes equity derivatives i.e. stock futures, stock options etc. <sup>2</sup>Debt includes Government Securities

### Plans/Options

(Applicable to Direct Plan also) Growth, Dividend Payout & Dividend Reinvestment

### Minimum Investment

**Lumpsum:** Rs.5,000 per application and in multiples of Re.1 thereafter

### Systematic Investment Plan:

Frequency	Months		Quarters
No. of Installments	12	6	4
Minimum Amount	Rs.500	Rs.1,000	Rs.1,500
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 / switchout 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.

**Fund Managers:** Taher Badshah & Pranav Gokhale (for equity investments) and Krishna Cheemalapati (for debt investments)

**Benchmark:** CRISIL Hybrid 35+65 - Aggressive Index

### Invesco Asset Management (India)

Invesco Asset Management (India) offers expertise across equity and fixed income investments, with a broad range of funds to suit your every investment need. Our aim is to provide best-in-class investment products across asset classes, regions and risk spectrum, with high standards of customer service.

### Invesco Limited – One of the world's leading independent global investment management firms

- US\$1.6 trillion in assets under management around the globe
- Specialised investment teams managing investments across a wide range of asset classes and investment styles
- More than 8,400 employees worldwide
- On-the-ground presence in more than 20 countries, serving clients in more than 120 countries

Source: AUM of \$1,610.9 billion, client-related data, investment professional and employee data as of December 31, 2021. AUM includes all assets under advisement, distributed and overseen by Invesco.

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