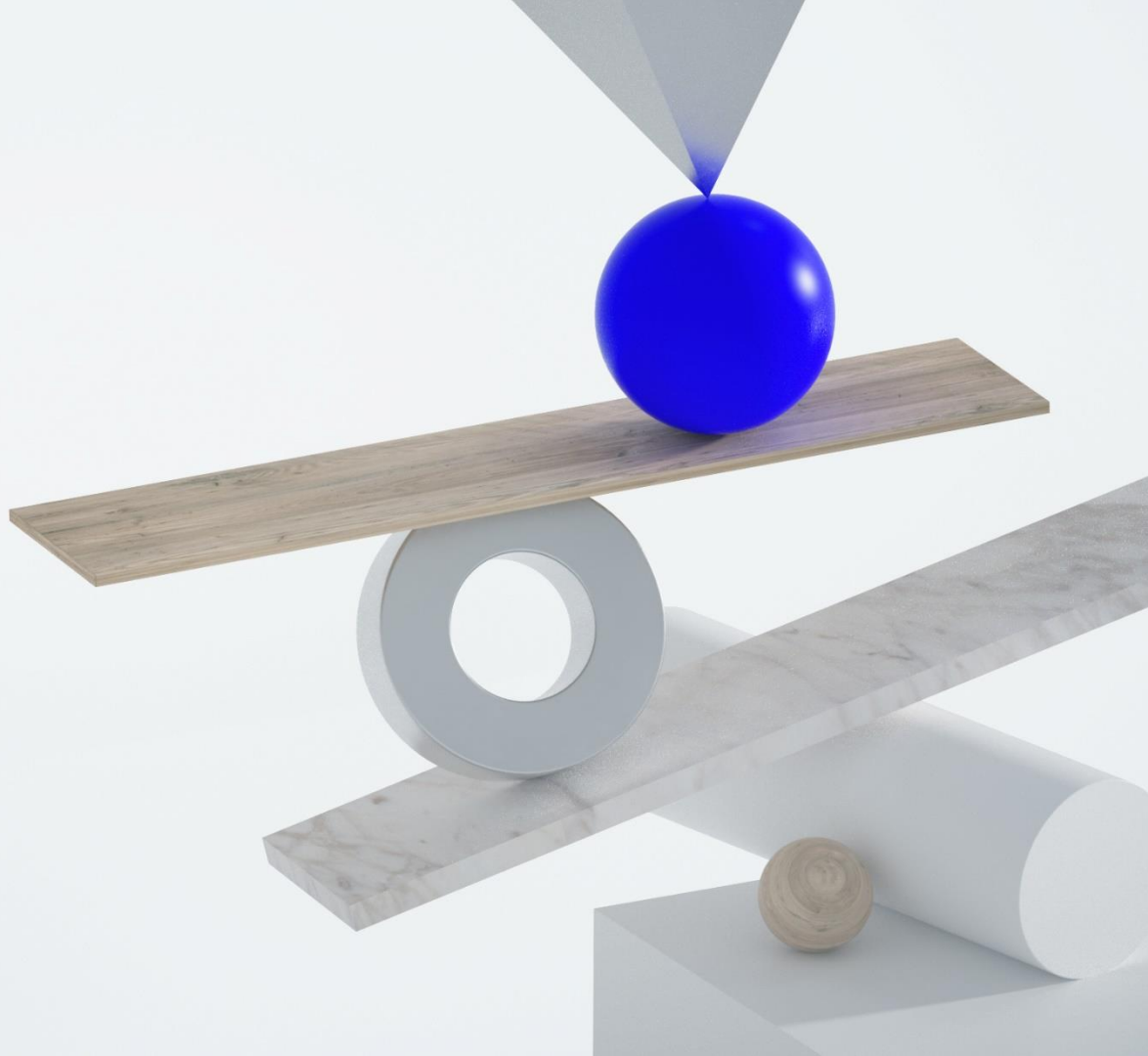
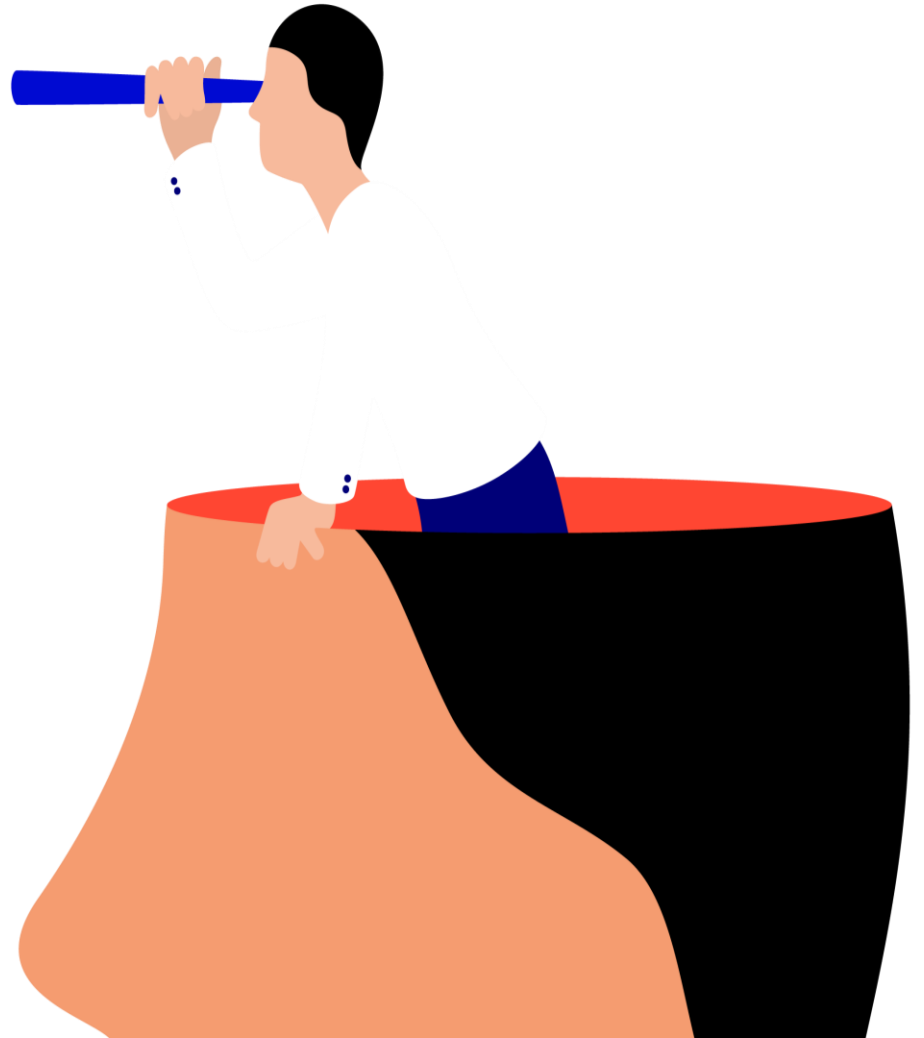


Fixed Income guide

December 2024



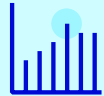
Fixed income as
an asset class
plays a **key role in**
every investment
portfolio... Lets
understand how



Role of Fixed Income in one's portfolio



Diversification



**Generate
Income**



**Less
Volatile**

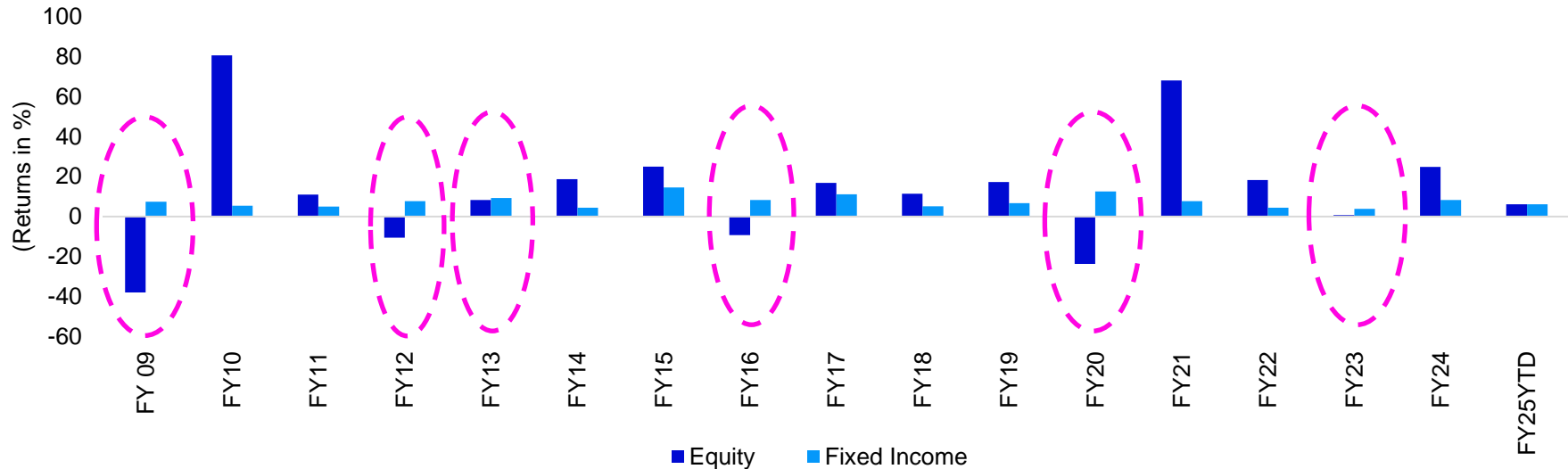


**Inflation
Protection**

Note - Investors should consult their financial advisors with regards to the suitability of fixed income products in their individual portfolios before investing.

Fixed income generates income across time periods and helps decrease equity market volatility

Financial year returns



Past performance may or may not be sustained in future.

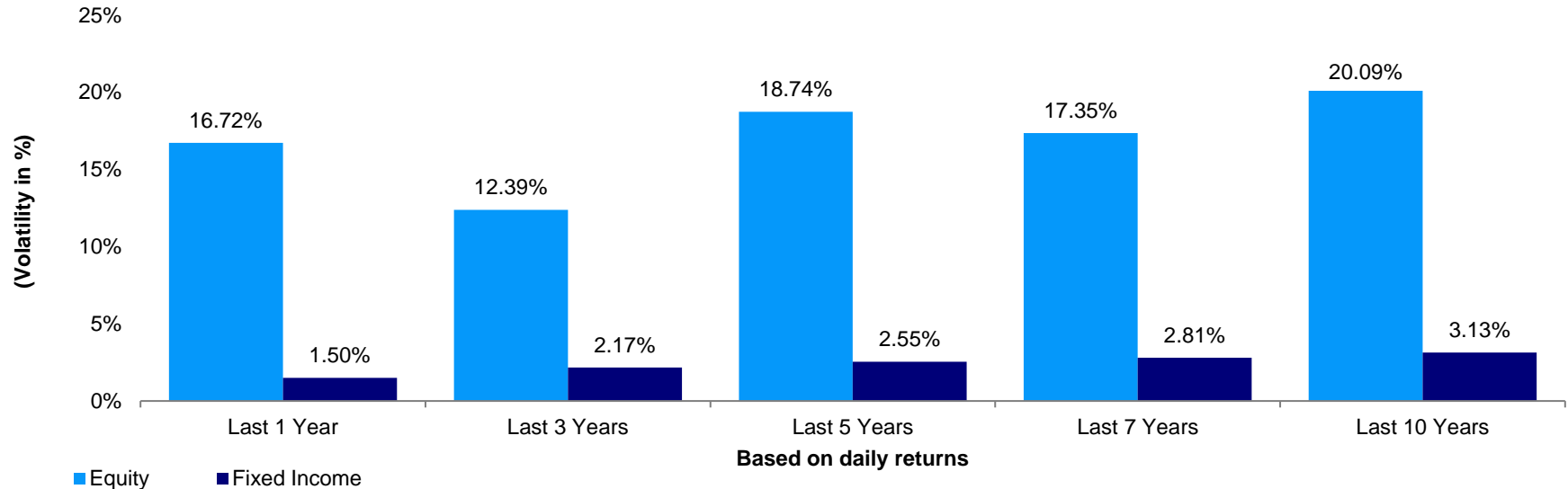
Equity is represented by BSE Sensex & fixed income represented by CRISIL Composite Bond Fund Index. Above graph shows yearly returns of BSE Sensex & CRISIL Composite Bond Fund Index.

Note – FY25YTD is as on December 31, 2024. Source-ICRA MFIE.

Disclaimer -The above 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.

Also, Fixed Income is less risky than equities

Volatility/Risk based on daily returns



Past performance may or may not be sustained in future.

Data as on December 31, 2024. Source: MFIE. Volatility/Risk is calculated based on daily returns and is annualized. Volatility/Risk is represented by standard deviation. Standard deviation is a statistical measure of the range of an investment's performance. Equity is represented by BSE Sensex & fixed income represented by CRISIL Composite Bond Fund Index.

The above analysis 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.

Parameters to consider before investing in fixed income products



Interest rate risk

- Interest rate risk can be assessed through the modified duration of the fund
- Funds with lower duration profile are less volatile to interest rate changes and vice versa



Credit risk

- Credit rating of the fund/security points toward the level of credit risk assumed by fund
- More the allocation to highly rated instruments i.e. AAA/A1+/Sov, lower is the credit risk
- While higher exposure to lower rated instruments viz. AA/A rated instruments indicates that fund takes higher credit risk



Yield to maturity (YTM)

- YTM measures the annual return an investor would receive if a particular bond is held till maturity
- However, YTM should not be construed as minimum return offered by Scheme
- If a fund invests in lower rated debt instruments, then YTM tends to be higher & vice-versa



Potential risk matrix (PRC)

- PRC defines the maximum interest rate risk and maximum credit risk a scheme can take based on its selected PRC classification
- To know more [click here](#)

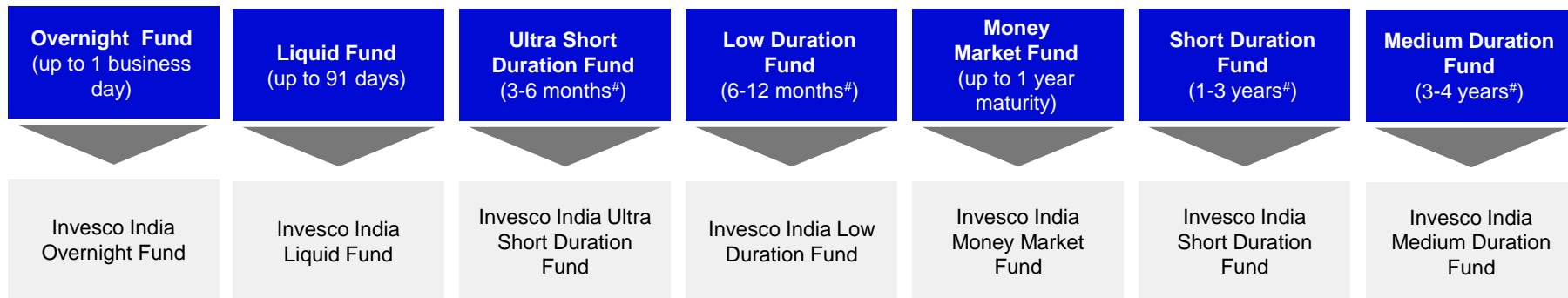
Note: Above parameters for investment are not exhaustive, please refer Scheme Information Document of the Fund/s.

Our Fixed Income Offerings

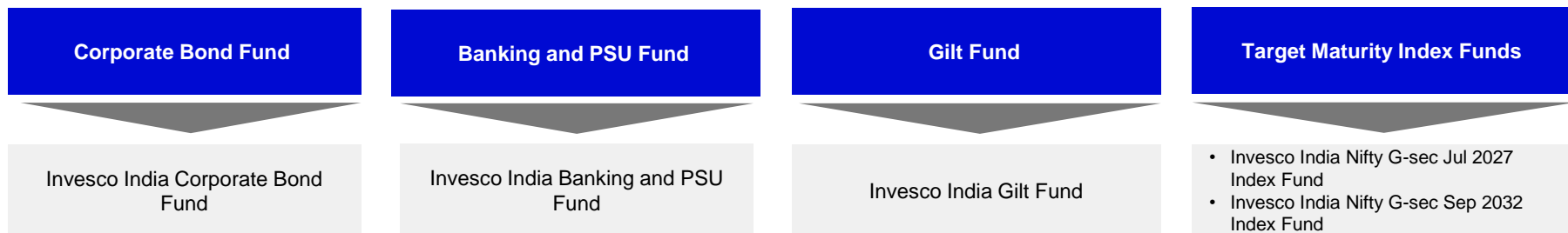
Our Offering

Duration#/ Maturity based

Low ← → High



Other Fixed Income funds



Note: #Macaulay Duration; Macaulay duration of a bond is the number of years taken to recover the initial investment of a bond. It is calculated as the weighted average number of years to receive the cash flow wherein the present value of respective cash flows is multiplied with the time to that respective cash flows. The total of such values is divided by the price of the security to arrive at the duration.

Fund Strategies

Parking solutions

- Invesco India Overnight Fund
- Invesco India Liquid Fund

Accrual oriented

- Invesco India Ultra Short Duration Fund
- Invesco India Low Duration Fund
- Invesco India Money Market Fund

Accrual/ Duration strategy

- Invesco India Short Duration Fund
- Invesco India Corporate Bond Fund
- Invesco India Medium Duration Fund
- Invesco India Banking and PSU Fund
- Invesco India Gilt Fund

Target maturity funds

- Invesco India Nifty G-sec Jul 2027 Index Fund
- Invesco India Nifty G-sec Sep 2032 Index Fund

Note: Above strategies are not exhaustive, please refer Scheme Information Document of the Fund/s.

Invesco India Overnight Fund

Relevance

- An avenue to park very short-term surplus funds, for as low as one day
- An ideal fund to save for immediate needs

Fund positioning

- Low risk portfolio
- High liquidity with redemption proceeds available in 1 business day¹
- Classified as A-I in the Potential Risk Class matrix which reflects a relatively low interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ²	6.50%
Average Maturity	1 day
Macaulay Duration	1 day
Modified Duration	1 day

Rating Profile

Rating	
Sovereign	2.58%
Cash & cash equivalent	97.42%

Data as on December 31, 2024. **Past performance may or may not be sustained in future.**

¹As per SEBI (MF) Regulations, the redemption proceeds have to be dispatched within 3 Business Days from the date of acceptance of redemption requests. The Fund will endeavor to dispatch the redemption proceeds in 1 Business Day from the date of receiving a valid redemption request.

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

Invesco India Liquid Fund

Relevance

- Investors seeking to temporarily park their surplus funds
- Investors who want income over short term with an investment horizon of more than 7 days & upto 1 month
- Fund could be used to build emergency corpus

Fund positioning

- Low interest rate risk portfolio as investments are made at the very short-end of the curve
- Exposure to high credit quality portfolio as majority of assets are invested in securities with highest credit rating (A1+ / AAA or equivalent)
- Classified as A-I in the Potential Risk Class matrix which reflects a relatively low interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.23%
Average Maturity	51 days
Macaulay Duration	51 days
Modified Duration	51 days

Rating Profile

Rating	
A1+	83.49%
Sovereign	17.43%
Corporate Debt Market Development Fund	0.20%
Cash & cash equivalent	-1.12%

Invesco India Ultra Short Duration Fund

Relevance

- Investors seeking to meet their short-term financial expense

Fund positioning

- Investments are made in money market & debt securities such that portfolio Macaulay Duration between 3 months – 6 months
- Predominant exposure to AAA/A1+ debt securities with small allocation to AA+ and AA rated papers for yield enhancement
- Fund manager actively alters duration with an aim to identify securities that offer superior levels of yields

Data as on December 31, 2024. **Past performance may or may not be sustained in future.**

¹YTM : Yield to maturity should not be construed as minimum return offered by Scheme.

Disclaimer : The examples mentioned are for explanation purpose only. The investment should not be limited to meet the above-mentioned purpose and the same should not be construed as an investment advice

Portfolio Parameters

Portfolio Statistics

YTM ¹	7.53%
Average Maturity	167 days
Macaulay Duration	162 days
Modified Duration	156 days

Rating Profile

Rating

A1+	55.99%
AAA	16.68%
AA+	12.23%
SOVEREIGN	9.73%
AA	2.60%
Corporate Debt Market Development Fund	0.15%
Cash & Cash Equivalent	2.62%

Invesco India Low Duration Fund

Relevance

- Investors seeking to meet their short term goals

Fund positioning

- Actively managed fund with investments in money market instruments, corporate bonds and g-sec in 6 months to 3 years segment
- Ladder investment approach i.e. investment in securities with varying maturity dates which helps minimize interest rate risk and enhance the portfolio liquidity
- Classified as A-I in the Potential Risk Class matrix which reflects a relatively low interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.51%
Average Maturity	353 days
Macaulay Duration	331 days
Modified Duration	314 days

Rating Profile

Rating	
AAA	36.91%
AA+	26.73%
SOVEREIGN	19.51%
AA+	12.99%
AA	1.37%
Corporate Debt Market Development Fund	0.30%
Cash & Cash Equivalent	2.19%

Invesco India Money Market Fund

Relevance

- Investors looking to deploy money for an investment horizon to meet short to medium term investment needs

Fund positioning

- Investments are made in upto 1 year money market securities like CPs, CDs etc.
- Aims to generate income by actively taking interest rate views across the money market yield curve
- Highly liquid and high credit quality portfolio
- Classified as A-I in the Potential Risk Class matrix which reflects a relatively low interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.42%
Average Maturity	188 days
Macaulay Duration	188 days
Modified Duration	188 days

Rating Profile

Rating	
A1+	81.29%
SOVEREIGN	15.23%
Corporate Debt Market Development Fund	0.19%
Cash & Cash Equivalent	3.29%

Invesco India Short Duration Fund

Relevance

- Investors with moderate risk appetite and having an investment horizon between 1 to 2 years may look at this fund to meet their financial goals

Fund positioning

- Focus on instruments in short to mid segment
- Investments primarily in highly rated corporate bonds and g-secs
- Securities are selected based on our in-house comprehensive bottom-up credit assessment process
- Classified as A-II in the Potential Risk Class matrix which reflects a relatively moderate interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.44%
Average Maturity	3.47 years
Macaulay Duration	2.88 years
Modified Duration	2.74 years

Rating Profile

Rating	
AAA	58.87%
SOVEREIGN	29.67%
AA+	4.38%
A1+	1.94%
AA	1.04%
Corporate Debt Market Development Fund	0.26%
Cash & Cash Equivalent	3.84%

Invesco India Medium Duration Fund

Relevance

- Investors can plan their medium to long term goals with this fund

Fund positioning

- An actively managed fund which aims to generate income through relative spread movement
- Focuses on selective credits in 3-5 years segment which are likely to benefit from an improving economic cycle
- Maintains superior asset quality through investing 75% - 85% in AAA/ G-Sec while remaining 15% - 25% is invested in select AA category for yield enhancement
- No exposure to debt securities which are rated below AA-

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.20%
Average Maturity	5.22 years
Macaulay Duration	3.84 years
Modified Duration	3.68 years

Rating Profile

Rating	
SOVEREIGN	41.93%
AAA	37.38%
AA+	5.13%
AA	2.20%
Corporate Debt Market Development Fund	0.45%
Cash & Cash Equivalent	12.91%

Invesco India Corporate Bond Fund

Relevance

- Investors with an investment horizon of short to medium term can look at this fund

Fund positioning

- Invests predominantly in corporate bonds which are evaluated through the rigorous internal credit appraisal process
- Aims to generate reasonable income with lower duration risk and high credit quality portfolio
- Fund actively looks for opportunities to benefit from yield differential
- Classified as A-III in the Potential Risk Class matrix which reflects a relatively high interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.39%
Average Maturity	5.24 years
Macaulay Duration	4.00 years
Modified Duration	3.81 years

Rating Profile

Rating	
AAA	66.64%
SOVEREIGN	29.06%
A1+	0.25%
Corporate Debt Market Development Fund	0.17%
Cash & Cash Equivalent	3.88%

Invesco India Banking and PSU Fund

Relevance

- Investors can look at this fund to meet medium to long term goals

Fund positioning

- Invests in debt & money market instruments issued primarily by banks, PFIs, PSUs and municipal bonds
- Low credit risk portfolio as allocates 100% of assets in AAA/A1+ and Sovereign rated debt securities
- Fund manager actively alters duration of the fund based on the interest rate scenario. Currently, the fund is gradually looking to add duration as yields go higher
- Classified as A-III in the Potential Risk Class matrix which reflects a relatively high interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.24%
Average Maturity	5.47 years
Macaulay Duration	4.07 years
Modified Duration	3.85 years

Rating Profile

Rating	
AAA	73.14%
SOVEREIGN	20.36%
Corporate Debt Market Development Fund	0.36%
Cash & Cash Equivalent	6.14%

Invesco India Gilt Fund

Relevance

- Investors seeking returns over medium to long term investment timeframe with negligible risk of default

Fund positioning

- Credit risk free portfolio as exposure is to G-sec
- Active monitoring of interest rate movement with an aim to capitalize on the resultant price fluctuations to generate returns
- Portfolio duration is actively altered based on interest rate movements and views on the market
- Classified as A-III in the Potential Risk Class matrix which reflects a relatively high interest rate risk and relatively low credit risk

Portfolio Parameters

Portfolio Statistics	
YTM ¹	7.10%
Average Maturity	29.90 years
Macaulay Duration	11.75 years
Modified Duration	11.35 years

Rating Profile

Rating	
Sovereign	95.01%
Cash & cash equivalent	4.99%



Invesco India Nifty G-sec Jul 2027 Index Fund

Relevance

- Investors looking for a low-risk investment option
- Investors having an investment horizon aligned with fund's maturity for achieving a specific time-based financial goal

Fund positioning

- Passively managed fund tracking Nifty G-sec Jul 2027 Index
- An open ended structure which gives the flexibility to subscribe or redeem on all business days
- Follows a Buy & Hold investment strategy which provides an opportunity to capture prevailing yields
- No credit risk portfolio as investments are made in G-sec
- Scheme matures on July 30, 2027, allowing one to align investment horizon to scheme maturity

Portfolio Parameters

Portfolio Statistics	
YTM ¹	6.83%
Average Maturity	2.40 years
Macaulay Duration	2.23 years
Modified Duration	2.15 years

Rating Profile

Rating	
Sovereign	98.53%
Cash & cash equivalent	1.47%

Invesco India Nifty G-sec Sep 2032 Index Fund

Relevance

- Investors looking for a low-risk investment option
- Investors having an investment horizon aligned with fund's maturity for achieving a specific time-based financial goal

Fund positioning

- Passively managed fund tracking Nifty G-sec Sep 2032 Index
- An open ended structure which gives the flexibility to subscribe or redeem on all business days
- Follows a Buy & Hold investment strategy which provides an opportunity to capture prevailing yields
- No credit risk portfolio as investments are made in G-sec
- Scheme matures on September 30, 2032, allowing one to align investment horizon to scheme maturity

Portfolio Parameters

Portfolio Statistics	
YTM ¹	6.92%
Average Maturity	7.13 years
Macaulay Duration	5.59 years
Modified Duration	5.40 years

Rating Profile

Rating	
Sovereign	96.10%
Cash & cash equivalent	3.90%

Portfolio details

Data as on December 31, 2024

	Invesco India Overnight Fund	Invesco India Liquid Fund	Invesco India Ultra Short Duration Fund	Invesco India Money Market Fund	Invesco India Low Duration Fund	Invesco India Short Duration Fund	Invesco India Corporate Bond Fund	Invesco India Medium Duration Fund	Invesco India Banking and PSU Fund	Invesco India Gilt Fund	Invesco India Nifty G-sec Jul 2027 Index Fund	Invesco India Nifty G-sec Sep 2032 Index Fund
AUM (Rs. Cr)	385.26	11,745.3	1,423.75	5,569.22	1,465.92	481.7	5,670.75	181.2	99.84	1,504.23	68.83	48.99
Instrument Profile (% of Net assets)												
CP	-	53.42%	10.90%	29.37%	3.31%	-	-	-	-	-	-	-
CD	-	30.07%	45.09%	51.92%	23.42%	1.94%	0.25%	-	-	-	-	-
T-Bill	2.58%	17.43%	9.73%	13.88%	17.45%	-	-	-	-	-	-	-
G-sec/ SDL	-	-	-	1.35%	2.06%	29.67%	29.06%	41.93%	20.36%	95.01%	98.53%	96.10%
Corporate Debt	-	-	30.61%	-	49.81%	61.87%	64.11%	44.71%	73.14%	-	-	-
PTC	-	-	0.90%	-	1.46%	2.42%	2.53%	-	-	-	-	-
CDMDF	-	0.20%	0.15%	0.19%	0.30%	0.26%	0.17%	0.45%	0.36%	-	-	-
Cash & Cash Equivalents	97.42%	-1.12%	2.62%	3.29%	2.19%	3.84%	3.88%	12.91%	6.14%	4.99%	1.47%	3.90%
Rating Profile (% of Net assets)												
A1+	-	83.49%	55.99%	81.29%	26.73%	1.94%	0.25%	-	-	-	-	-
AAA	-	-	16.68%	-	36.91%	58.87%	66.64%	41.93%	73.14%	-	-	-
Sovereign	2.58%	17.43%	9.73%	15.23%	19.51%	29.67%	29.06%	37.38%	20.36%	95.01%	98.53%	96.10%
AA+	-	-	12.23%	-	12.99%	4.38%	-	5.13%	-	-	-	-
AA	-	-	2.60%	-	1.37%	1.034%	-	2.20%	-	-	-	-
AA-	-	-	-	-	-	-	-	-	-	-	-	-
CDMDF	-	0.20%	0.15%	0.19%	0.30%	0.26%	0.17%	0.45%	0.36%	-	-	-
Cash & Cash Equivalent	97.42%	-1.12%	2.62%	3.29%	2.19%	3.84%	3.88%	12.91%	6.14%	4.99%	1.47%	3.90%
Portfolio Statistics												
YTM	6.50%	7.23%	7.53%	7.42%	7.51%	7.44%	7.39%	7.20%	7.24%	7.10%	6.83%	6.92%
Average Maturity	1 day	51 days	167 days	188 days	353 days	3.47 years	5.24 years	5.22 years	5.47 years	29.90 years	2.40 years	7.13 years
Macaulay Duration ¹	1 day	51 days	162 days	188 days	331 days	2.88 years	4.00 years	3.84 years	4.07 years	11.75 years	2.23 years	5.59 years
Modified Duration	1 day	51 days	156 days	188 days	314 days	2.74 years	3.81 years	3.68 years	3.85 years	11.35 years	2.15 years	5.40 years

Source: Invesco Asset Management (India). NCD: Non Convertible Debentures. CD: Certificate of deposits, CP: Commercial papers, YTM : Yield to maturity should not be construed as minimum return offered by Scheme. ¹Macaulay duration of a bond is the number of years taken to recover the initial investment of a bond. It is calculated as the weighted average number of years to receive the cash flow wherein the present value of respective cash flows is multiplied with the time to that respective cash flows. The total of such values is divided by the price of the security to arrive at the duration. **Note:** The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

Key facts

	Invesco India Overnight Fund	Invesco India Liquid Fund	Invesco India Ultra Short Duration Fund	Invesco India Money Market Fund	Invesco India Low Duration Fund	Invesco India Corporate Bond Fund
Category	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.	An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration [^] of the portfolio is between 3 months to 6 months. A relatively low interest rate risk and moderate credit risk.	An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and relatively low credit risk.	An open ended low duration debt scheme investing in instruments such that the Macaulay duration [^] of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and relatively low credit risk.	An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.
Date of inception	January 08, 2020	November 17, 2006	December 30, 2010	August 28, 2009	January 18, 2007	August 02, 2007
Fund Manager	Krishna Cheemalapati & Prateek Jain	Krishna Cheemalapati & Prateek Jain	Krishna Cheemalapati & Vikas Garg	Krishna Cheemalapati & Vikas Garg	Krishna Cheemalapati & Vikas Garg	Vikas Garg & Krishna Cheemalapati
Entry Load³	Nil	Nil	Nil	Nil	Nil	Nil
Exit Load⁴	Nil	Redemption within "X" number of days from the Date of Allotment* 1 Day - 0.0070% 2 Days - 0.0065% 3 Days - 0.0060% 4 Days - 0.0055% 5 Days - 0.0050% 6 Days - 0.0045% On or after 7 Days - Nil *Date of Allotment is date of subscription NAV.		Nil	Nil	Nil
Benchmark	NIFTY 1D Rate Index	NIFTY Liquid Index A-I	Nifty Ultra Short Duration Debt Index A-I	NIFTY Money Market Index A-I	NIFTY Low Duration Debt Index A-I	NIFTY Corporate Bond Index A-II

[^]Please refer to the heading 'A. Assets Allocation' under Part II. INFORMATION ABOUT THE SCHEME' of Scheme Information Document where the concept of Macaulay duration has been explained.

³The 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 charged, if any, will be credited back to the scheme, net of Goods & Services Tax.

⁵Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

Key facts

	Invesco India Short Duration Fund	Invesco India Medium Duration Fund	Invesco India Banking and PSU Fund	Invesco India Gilt Fund	Invesco India Nifty G-sec Jul 2027 Index Fund	Invesco India Nifty G-sec Sep 2032 Index Fund
Category	An open ended short term debt scheme investing in instruments such that the Macaulay duration^ of the portfolio is between 1 year to 3 years. A moderate interest rate risk and relatively low credit risk.	An open ended medium term debt scheme investing in instruments such that the Macaulay duration^ of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and moderate credit risk.	An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.	An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.	An open-ended Target Maturity Index Fund tracking Nifty G-sec Jul 2027 Index. A relatively high interest rate risk and relatively low credit risk.	An open-ended Target Maturity Index Fund tracking Nifty G-sec Sep 2032 Index. A relatively high interest rate risk and relatively low credit risk.
Date of inception	March 24, 2007	July 16, 2021	December 29, 2012	February 09, 2008	March 20, 2023	March 29, 2023
Fund Manager	Vikas Garg & Krishna Cheemalapati	Vikas Garg & Krishna Cheemalapati	Vikas Garg & Krishna Cheemalapati	Krishna Cheemalapati & Vikas Garg	Krishna Cheemalapati & Vikas Garg	Krishna Cheemalapati & Vikas Garg
Entry Load³	Nil	Nil	Nil	Nil	Nil	Nil
Exit Load⁴	Nil	Nil	Nil	Nil	<ul style="list-style-type: none"> If units are redeemed / switched out within 30 days from the date of allotment: 0.25% If units are redeemed/ switched out after 30 days from the date of allotment: NIL 	<ul style="list-style-type: none"> If units are redeemed / switched out within 30 days from the date of allotment: 0.25% If units are redeemed/ switched out after 30 days from the date of allotment: NIL
Benchmark	NIFTY Short Duration Debt Index A-II	NIFTY Medium Duration Debt Index A-III	NIFTY Banking & PSU Debt Index A-II	NIFTY All Duration G-Sec Index	Nifty G-sec Jul 2027 Index	Nifty G-sec Sep 2032 Index

⁴Please refer to the heading 'A. Assets Allocation' under Part II. INFORMATION ABOUT THE SCHEME' of Scheme Information Document where the concept of Macaulay duration has been explained.

³The 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 charged, if any, will be credited back to the scheme, net of Goods & Services Tax.

⁵Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

Fixed Income Funds Potential Risk Class Matrix

Scheme Name	Potential Risk Class			
Invesco India Overnight Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Invesco India Liquid Fund	Interest Rate Risk ↓			
Invesco India Money Market Fund	Relatively Low (Class I)	A-I		
Invesco India Low Duration Fund	Moderate (Class II)			
	Relatively High (Class III)			

Scheme Name	Potential Risk Class			
Invesco India Short Duration Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)	A-II		
	Relatively High (Class III)			

Scheme Name	Potential Risk Class			
Invesco India Banking and PSU Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Invesco India Gilt Fund	Interest Rate Risk ↓			
Invesco India Corporate Bond Fund	Relatively Low (Class I)			
Invesco India Nifty G-sec Jul 2027 Index Fund	Moderate (Class II)			
Invesco India Nifty G-sec Sep 2032 Index Fund	Relatively High (Class III)	A-III		

Scheme Name	Potential Risk Class			
Invesco India Ultra Short Duration Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Scheme Name	Potential Risk Class			
Invesco India Medium Duration Fund	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	

Product labelling

Suitable for investors who are seeking*

Invesco India Overnight Fund

(An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.)

- Income over short term with low risk and high liquidity
- Investments in overnight securities having residual maturity of 1 business day



Invesco India Money Market Fund

(An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and relatively low credit risk.)

- Income over short term
- Investment in money market instruments

Invesco India Ultra Short Duration Fund

(An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration[^] of the portfolio is between 3 months to 6 months. A relatively low interest rate risk and moderate credit risk.)

- Income over short term
- Investments in a portfolio of short term money market and debt instruments

Invesco India Banking and PSU Fund

(An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.)

- Returns over short to medium term
- Investments primarily in debt & money market instruments issued by Banks, PFIs, PSUs and Municipal Bonds

Invesco India Medium Duration Fund

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration[^] of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and moderate credit risk.)

- Income over medium term
- Investments predominantly in debt and money
- Market instruments with portfolio Macaulay Duration of 3-4 years

Invesco India Liquid Fund

(An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.)

- Income over short term
- Investments predominantly in money market and debt instruments commensurate with low risk and high liquidity

Invesco India Low Duration Fund

(An open ended low duration debt scheme investing in instruments such that the Macaulay duration[^] of the portfolio is between 6 months to 12 months. A relatively low interest rate risk and relatively low credit risk)

- Income over short term
- Investment in debt and money market instruments

Invesco India Gilt Fund

(An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.)

- Credit risk free returns over medium to long-term
- Investments primarily in securities issued and guaranteed by the Central and the State Government across maturities

Invesco India Nifty G-sec Jul 2027 Index Fund

(An open-ended Target Maturity Index Fund tracking Nifty G-sec Jul 2027 Index. A relatively high interest rate risk and relatively low credit risk.)

- Returns that correspond (before fees and expenses) to the performance of Nifty G-sec Jul 2027 Index, subject to tracking difference
- Investment in Government Securities, TREPS on Government Securities/Treasury bills



Invesco India Corporate Bond Fund

(An open ended debt scheme Predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and relatively low credit risk.)

- Income over medium to long term
- Investments in AA+ and above rated corporate bonds market and debt instruments

Invesco India Short Duration Fund

(An open ended short term debt scheme investing in instruments such that the Macaulay duration[^] of the portfolio is between 1 year to 3 years. A moderate interest rate risk and relatively low credit risk.)

- Income over short to medium term
- Investments in short term debt and money market instruments

Invesco India Nifty G-sec Sep 2032 Index Fund

(An open-ended Target Maturity Index Fund tracking Nifty G-sec Sep 2032 Index. A relatively high interest rate risk and relatively low credit risk.)

- Returns that correspond (before fees and expenses) to the performance of Nifty G-sec Sep 2032 Index, subject to tracking difference
- Investment in Government Securities, TREPS on Government Securities/Treasury bills

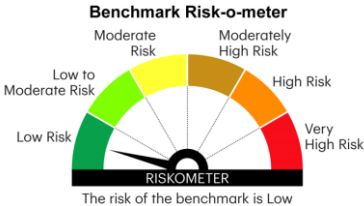

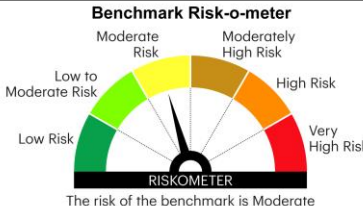


* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

[^]Please refer to the heading 'A. Assets Allocation' under Part II. INFORMATION ABOUT THE SCHEME' of Scheme Information Document where the concept of Macaulay duration has been explained.

Note - Macaulay duration of a bond is the number of years taken to recover the initial investment of a bond. It is calculated as the weighted average number of years to receive the cash flow wherein the present value of respective cash flows is multiplied with the time to that respective cash flows. The total of such values is divided by the price of the security to arrive at the duration. Data as on December 31, 2024.

Contd.

Fund Name	Benchmark	Benchmark Riskometer
Invesco India Overnight Fund	NIFTY 1D Rate Index	 <p>The risk of the benchmark is Low</p>
Invesco India Liquid Fund	NIFTY Liquid Index A-I	
Invesco India Low Duration Fund	NIFTY Low Duration Debt Index A-I	
Invesco India Money Market Fund	NIFTY Money Market Index A-I	
Invesco India Nifty G-sec Jul 2027 Index Fund	Nifty G-sec Jul 2027 Index	 <p>The risk of the benchmark is Low to Moderate</p>
Invesco India Banking and PSU Fund	Nifty Banking & PSU Debt Index A-II	
Invesco India Short Duration Fund	NIFTY Short Duration Debt Index A-II	
Invesco India Ultra Short Duration Fund	Nifty Ultra Short Duration Debt Index A-I	
Invesco India Gilt Fund	NIFTY All Duration G-Sec Index	
Invesco India Nifty G-sec Sep 2032 Index Fund	Nifty G-sec Sep 2032 Index	
Invesco India Medium Duration Fund	Nifty Medium Duration Debt Index A-III	
Invesco India Corporate Bond Fund	Nifty Corporate Bond Index A-II	 <p>The risk of the benchmark is Moderate</p>

Disclaimer

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

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