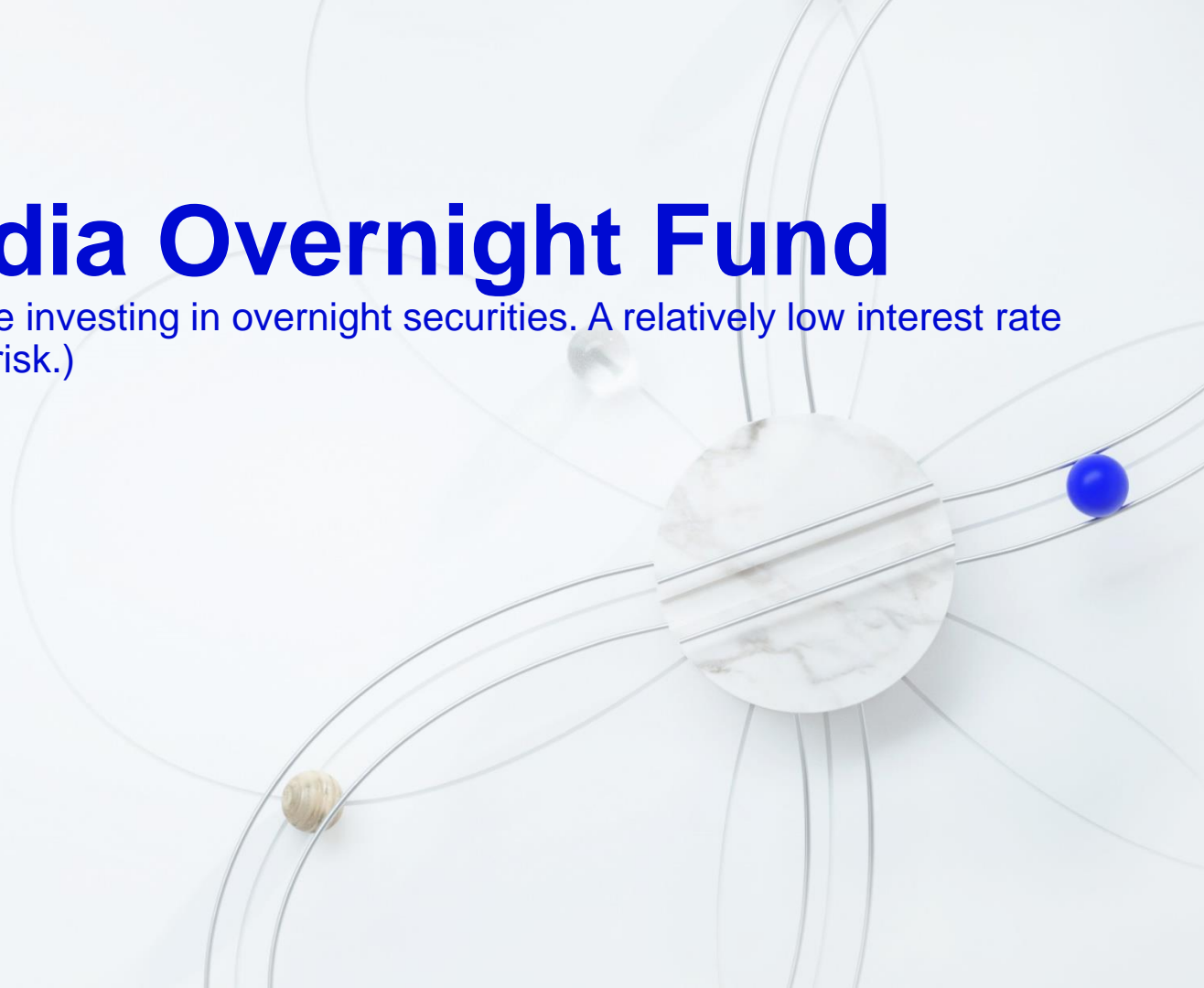


# Invesco India Overnight Fund

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



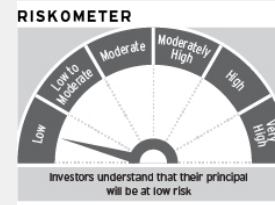
# Invesco India Overnight Fund

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

## Suitable for investors who are seeking\*:

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

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





We will offer you a better  
place to park your money

Presenting **Invesco India Overnight Fund.** A fund which invests in debt & money market instruments with residual maturity upto 1 business day

# Key benefits of overnight funds



A temporary parking avenue for the **money pending deployment**



An ideal fund to save for **contingency needs**



**Less volatile** than liquid funds



**No instance of negative returns during the time period under analysis** (January 03, 2011 to March 31, 2023) **(Past performance may or may not be sustained in future)**

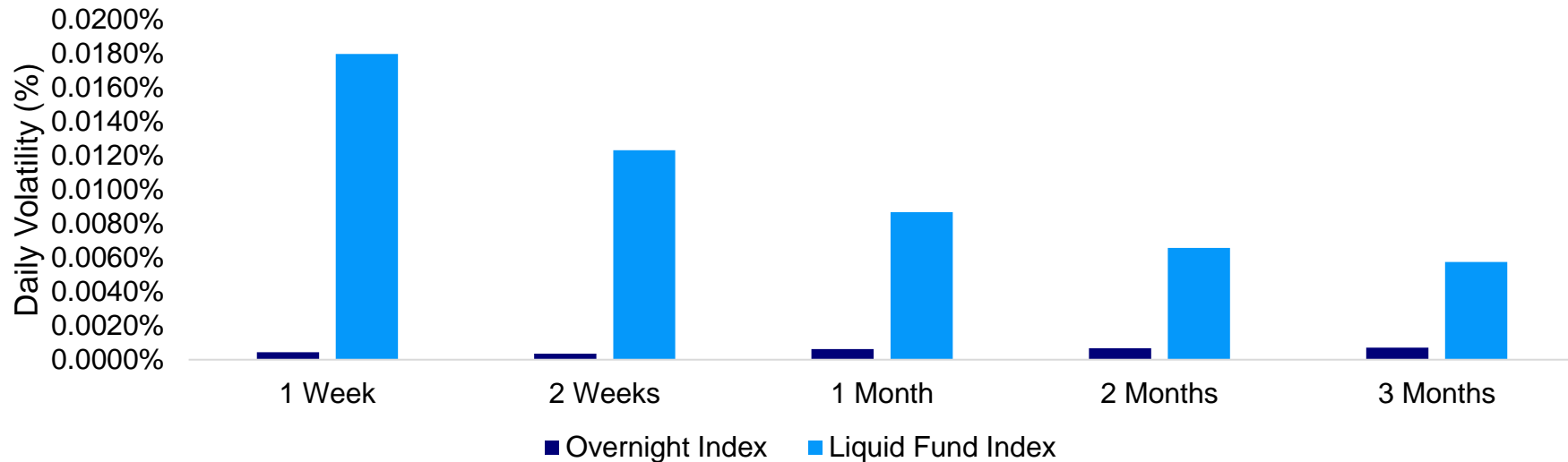


**High liquidity** with redemption proceeds available in 1 business day<sup>1</sup>

<sup>1</sup>As 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.

## Less volatile than liquid funds

### Daily volatility of Overnight index vs. Liquid Fund Index



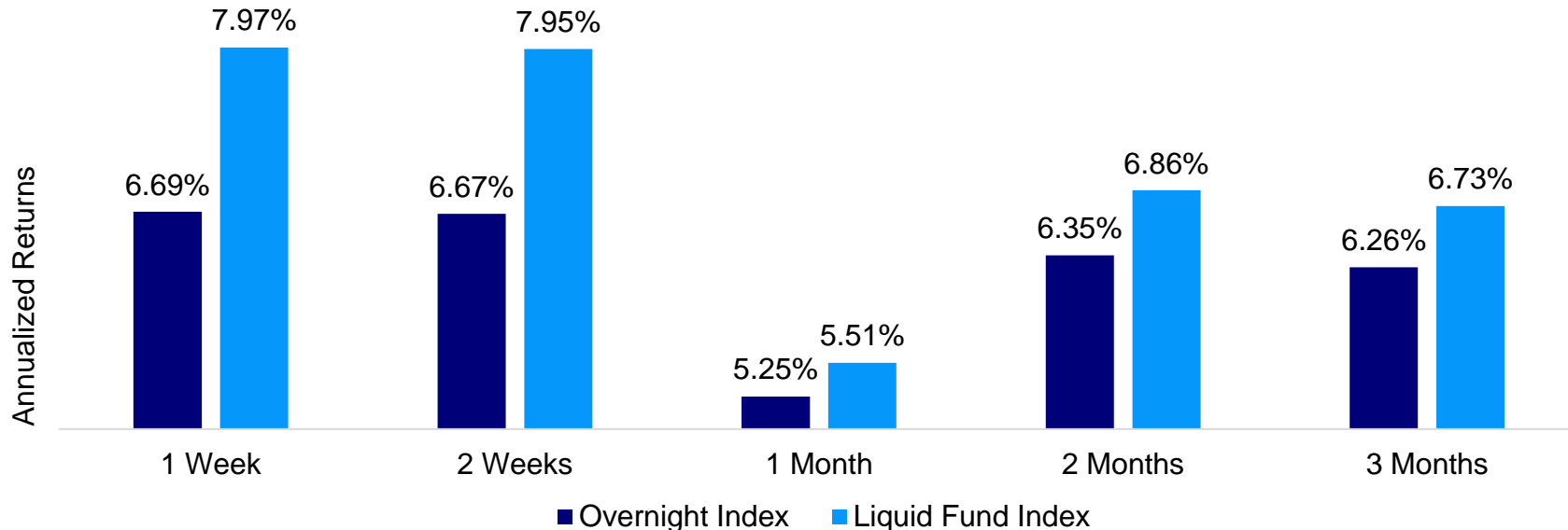
**Past performance may or may not be sustained in future.**

Data as at March 31, 2023. Note: Overnight index is represented by Nifty 1D Rate Index and Liquid Fund Index is represented by Nifty Liquid Index A-I. Volatility/Risk is calculated based on daily returns. Volatility/Risk is represented by standard deviation. Standard deviation is a statistical measure of the range of an investment's performance. Source: Internal Calculations

**Disclaimer:** 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.

# Returns commensurate with low risk

Annualized returns as of March 31, 2023



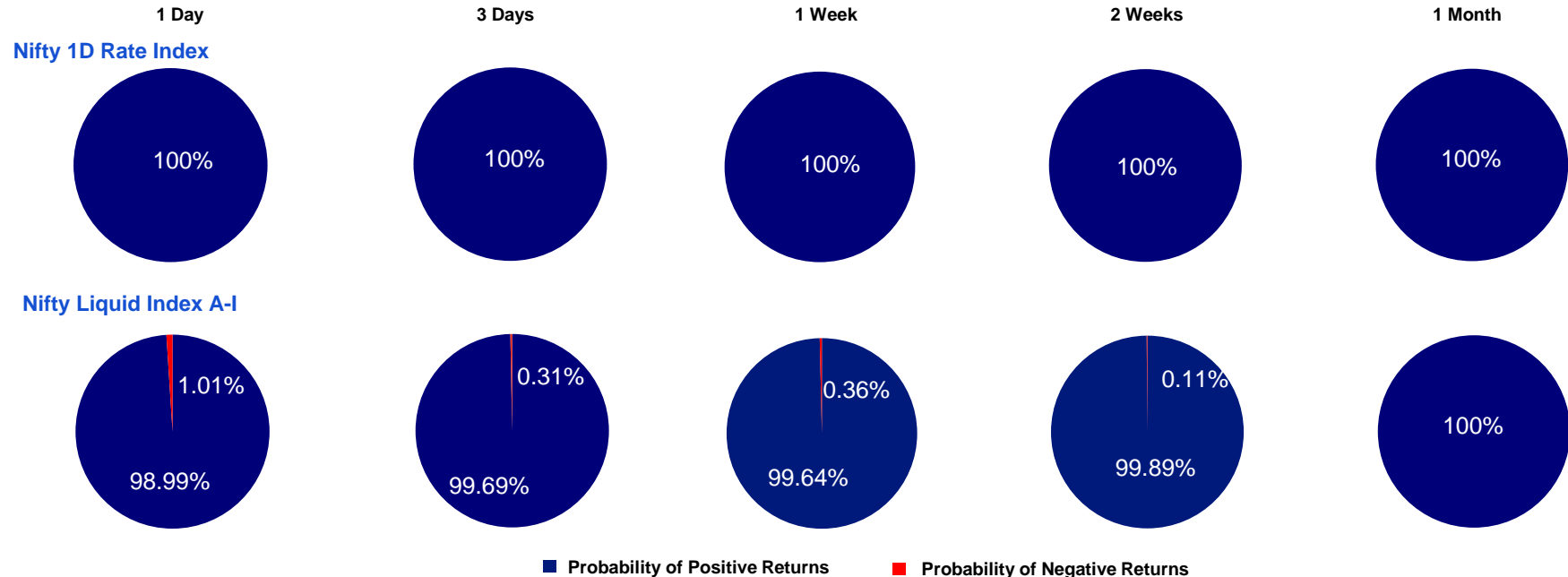
**Past performance may or may not be sustained in future.**

Data as at March 31, 2023. Note: Overnight index is represented by Nifty 1D Rate Index and Liquid Fund Index is represented by Nifty Liquid Index A-I. Source: Internal Calculations.

**Disclaimer:** The above returns are based on actual index values and are subject to change from time to time. 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.

# Moreover, overnight funds have never given negative returns during the time period under analysis

Period: January 03, 2011 - March 31, 2023



**Past performance may or may not be sustained in future. Source:** Invesco Asset Management (India) Private Limited. Rolling returns calculated on a daily basis from January 03, 2011 to March 31, 2023. **Disclaimer:** The above returns are based on actual index values and are subject to change from time to time. The illustration above is merely indicative in nature and should not be construed as investment advice. It does not in any manner imply or suggest the performance of any schemes of Invesco Mutual Fund.

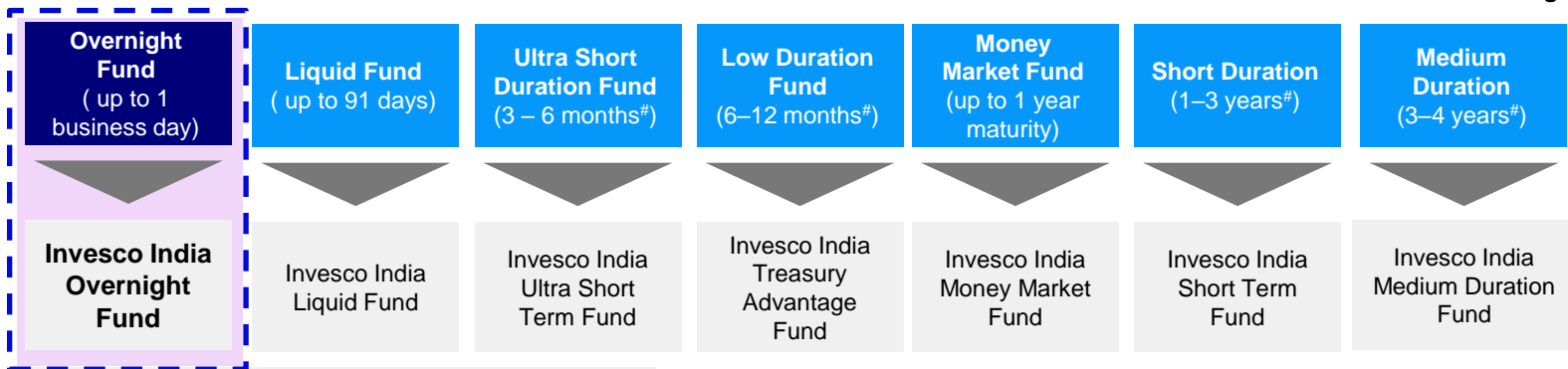


# Invesco India Overnight Fund

# Fund Positioning and Suitability

## Duration#/ Maturity based

Low ← → High



**Overnight Fund is the least risky among fixed income fund categories based on maturity/ duration profile**

## 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.

# Investment Universe and Strategy

- The fund will invest 100% of its assets in debt and money market instruments with residual maturity upto 1 business day that may include:
  - Tri Party Repo (TREPS)
  - Repo
  - Reverse Repo
  - Certificate of Deposit (CD)
  - Commercial Paper (CP)
  - Cash Management Bills, T-bills and Government securities
  - Other debt and money market instruments<sup>1</sup>

<sup>1</sup>Note: Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates and will also include central government securities, state development loans, oil bonds, fertilizer bonds, food bonds, UDAY bonds, recapitalization bonds, municipal bonds and G Sec / corporate debt repos and any other instruments as permitted by regulators from time to time. For detailed list of instruments please refer 'where will the scheme invest?' section in Scheme Information Document.

# Key facts

<b>Category</b>	An open ended debt scheme investing in overnight securities. A relatively low interest rate risk and relatively low credit risk.		
<b>Investment Objective</b>	To generate income commensurate with low risk and high liquidity by investing in overnight securities having residual maturity of 1 business day.		
<b>Asset Allocation</b>	<b>Type of Instruments</b>		<b>Indicative Allocations (% of net assets)</b>
	Debt and Money Market Instruments with residual maturity of 1 business day		0%-100%
	Risk Profile		
	Low		
	Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates and will also include central government securities, state development loans, oil bonds, fertilizer bonds, food bonds, UDAY bonds, recapitalization bonds, municipal bonds and G Sec / corporate debt repos and any other instruments as permitted by regulators from time to time. The Scheme may enter into repos /reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the TREPS, repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements. The Scheme can deploy, not exceeding, 5% of it's net assets in Government Securities and /or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transaction.		
<b>Minimum Application Amount</b>	Rs. 1,000/- per application and in multiples of Re. 1 thereafter For Systematic Investment Plan (SIP) – During ongoing basis		
	<b>Options</b>	<b>Minimum Amount</b>	<b>Minimum Installments</b>
	Monthly	Rs. 100/- and in multiples of Rs. 1 thereafter	12
	Quarterly	Rs. 300/- and in multiples of Rs. 1 thereafter	4
<b>Plans<sup>1</sup>/ Options (Applicable to Direct Plan also)</b>	<ul style="list-style-type: none"> <li>▪ Growth Option</li> <li>▪ IDCW - Payout and Reinvestment</li> <li>▪ IDCW frequency - Daily, Weekly, Monthly</li> </ul> (Where the amount of IDCW payable is equal to or less than Rs. 100/- in the plan/option, the same shall be compulsorily reinvested in the respective plan option of the Scheme)		
<b>Loads</b>	<b>Entry Load:</b> Nil <sup>2</sup> <b>Exit Load:</b> Nil <sup>3</sup>		
<b>Fund Manager</b>	Mr. Krishna Cheemalapati & Mr. Prateek Jain		
<b>Benchmark</b>	Nifty 1D Rate Index		

<sup>1</sup>Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

<sup>2</sup>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.

<sup>3</sup>Exit Load changed, if any, will be credited back to the scheme, net of Goods & Services Tax.

# Annexure

# Applicable NAV for purchase / redemption transactions on any business day

Particulars	Subscriptions / Purchases / Switch-ins			Redemption / Repurchases / Switch-outs	
	Upto 1:30 P.M.	After 1:30 P.M.	Valid application anytime within business hours	Upto 3:00 P.M.	After 3:00 P.M.
Cut-off time	Upto 1:30 P.M.	After 1:30 P.M.	Valid application anytime within business hours	Upto 3:00 P.M.	After 3:00 P.M.
Funds available for utilization on same day of application	Yes	Yes	No	Not Applicable	Not Applicable
Applicable NAV	Closing NAV of the day immediately preceding the day of receipt of application	Closing NAV of the day immediately preceding the next Business Day	Closing NAV of the day immediately preceding the day upon realization of funds	Closing NAV of the day immediately preceding the next Business Day	Closing NAV of the next Business Day

NAV: Net Asset Value

# Product Labelling

## Suitable for investors who are seeking\*

Data as at 31<sup>st</sup> March 2023

### 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 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 Treasury Advantage Fund

(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. A relatively low interest rate risk and relatively low credit risk.)

- income over short term
- investment in debt and money market instruments

### Invesco India Ultra Short Term Fund

(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. 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 Short Term Fund

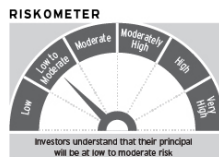
(an open ended short term debt scheme investing in instruments such that the Macaulay duration<sup>^</sup> of the portfolio is between 1 year to 3 years. A moderate interest rate risk and relatively low credit risk.)

- income over short to medium term
- investments in short term debt and money market instruments

### Invesco India 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



### Invesco India Banking & PSU Debt 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 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 Medium Duration Fund

(An open ended medium term debt scheme investing in instruments such that the Macaulay duration<sup>^</sup> 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 predominately in debt and money market instruments with portfolio Macaulay duration of 3-4 years

### 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 Nifty G-sec Sep 2032 Index Fund

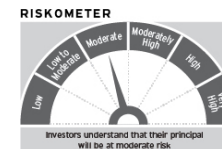
(An open-ended Target Maturity Index Fund tracking Nifty G-sec Sep 2032 Index. A relatively high interest rate risk and relatively low credit risk.)

- 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

### 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)

- 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

<sup>^</sup>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

# 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 Treasury Advantage Fund	Moderate (Class II)			
	Relatively High (Class III)			

Scheme Name	Potential Risk Class			
Invesco India Short Term 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 & PSU Debt 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 Term 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)
Invesco India Credit Risk Fund	Interest Rate Risk ↓			
	Relatively Low (Class I)			
	Moderate (Class II)			
	Relatively High (Class III)		B-III	



# Disclaimer

**Disclaimer:** This document alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. All figures, charts/graphs and data included in this document are as on date and are subject to change without notice. The data used in this document is obtained by Invesco Asset Management (India) Private Limited from the sources which it considers reliable. While utmost care has been exercised while preparing this document, Invesco Asset Management (India) Private Limited does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The content of this document is intended solely for the use of the addressee. If you are not the addressee or the person responsible for delivering it to the addressee, any disclosure, copying, distribution or any action taken or omitted to be taken in reliance on it is prohibited and may be unlawful. The recipient(s) before acting on any information herein should make his/their own investigation and seek appropriate professional advice.

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

# Get in touch

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Call 1800-209-0007 Δ sms 'Invest' to 56677

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