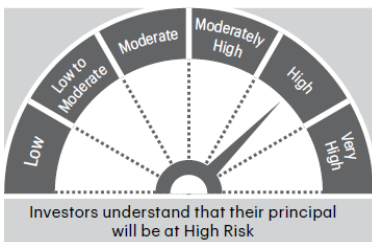
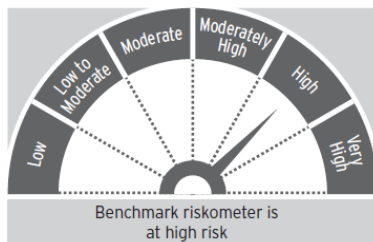


## SCHEME INFORMATION DOCUMENT

### Invesco India Gold ETF Fund of Fund (An open ended fund of fund scheme investing in Invesco India Gold Exchange Traded Fund)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Regular income and capital appreciation over medium to long-term</li> <li>Investments in units of Invesco India Gold Exchange Traded Fund, which in turn invests in physical gold</li> </ul> <p><b>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</b></p>		<p style="text-align: center;"><b>Price of Gold</b></p> 

#### Continuous Offer for Units at NAV based prices

<b>Name of Mutual Fund</b>	Invesco Mutual Fund
<b>Name of Asset Management Company</b>	Invesco Asset Management (India) Private Limited
<b>Name of Trustee Company</b>	Invesco Trustee Private Limited
<b>Address</b>	2101-A, 21 <sup>st</sup> Floor, A Wing, Marathon Futurex, N.M. Joshi Marg, Lower Parel, Mumbai - 400 013.
<b>Name of the Sponsor</b>	Invesco Hong Kong Limited
<b>Website</b>	<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Invesco Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.invescomutualfund.com](http://www.invescomutualfund.com).

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website ([www.invescomutualfund.com](http://www.invescomutualfund.com)).

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 29, 2024.

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## SECTION I

### PART I - HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	Invesco India Gold ETF Fund of Fund
II.	Category of the Scheme	FoF (Domestic)
III.	Scheme type	An open ended fund of fund scheme investing in Invesco India Gold Exchange Traded Fund
IV.	Scheme Code	INVM/O/O/FOD/11/06/0021
V.	Investment Objective	To provide returns that closely corresponds to returns provided by Invesco India Gold Exchange Traded Fund.  There is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity details	The Scheme offers Units for Subscription and Redemption at NAV based prices on all Business Days on an ongoing basis.  Under normal circumstances, the AMC will transfer / dispatch redemption or repurchase proceeds within 3 Business Days from the date of acceptance of redemption or repurchase requests at the Official Points of Acceptance.  However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances.
VII.	Benchmark	Price of Gold  On the basis of investment objective/ asset allocation pattern of the Scheme, price of the gold is currently selected as the First tier Benchmark from the list of benchmark circulated by AMFI to be used by AMCs as a First Tier Benchmark, pursuant to para 1.9 as per SEBI Master Circular dated June 27, 2024 on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes'.  The Benchmark Index for the Scheme is price of gold. The performance of the Scheme will be benchmarked against the domestic price of gold. Since the Scheme would primarily invest in Invesco India Gold ETF which in turn invests in physical gold, the aforesaid benchmark is most suitable for comparing the performance of the Scheme.
VIII.	NAV Disclosure	The AMC will calculate the NAVs on daily basis and predominantly disclose the NAVs under a separate headings on the website of the Fund ( <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a> ) and AMFI website of ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) on or before 10.00 a.m. on the next Business Day.  For more details on NAV disclosure, refer to details in Section II.
IX.	Applicable timelines	The applicable timelines for dispatch / transfer of redemption proceeds and IDCW are as follows: <ul style="list-style-type: none"> <li>• <b>Dispatch / Transfer of redemption proceeds:</b> within 3 working days from the date of acceptance of redemption or repurchase requests at the Official Points of Acceptance.</li> <li>• <b>Dispatch / Transfer of IDCW :</b> within 7 working days from record date.</li> </ul>
X.	Plans and Options Plans / Options and sub options under the Scheme	The Scheme offers two Plans as follows: <ul style="list-style-type: none"> <li>➤ Invesco India Gold ETF Fund of Fund</li> <li>➤ Invesco India Gold ETF Fund of Fund - Direct Plan</li> </ul> Each of the above Plans under the Scheme offers following options: <ul style="list-style-type: none"> <li>➤ Growth option</li> <li>➤ Income Distribution cum Capital Withdrawal ('IDCW')</li> <li>➤ Payout of Income Distribution cum Capital Withdrawal option ('IDCW Payout')</li> </ul>

Sr. No.	Title	Description						
		<p>➤ Reinvestment of Income Distribution cum Capital Withdrawal option (‘IDCW Reinvestment’)</p> <p><b>If IDCW payable under IDCW Payout option is equal to or less than Rs. 100/-, then the IDCW would be compulsorily reinvested in the respective plan/option of the Scheme.</b></p> <p><b>Default option / facility:</b></p> <table><tr><th>Name of the option</th><th>Default</th></tr><tr><td>Growth / Income Distribution cum Capital Withdrawal option (‘IDCW’)</td><td>Growth</td></tr><tr><td><ul style="list-style-type: none"><li>Payout of Income Distribution cum Capital Withdrawal option (‘IDCW Payout’)</li><li>Reinvestment of Income Distribution cum Capital Withdrawal option (‘IDCW Reinvestment’)</li></ul></td><td>IDCW Reinvestment</td></tr></table> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	Name of the option	Default	Growth / Income Distribution cum Capital Withdrawal option (‘IDCW’)	Growth	<ul style="list-style-type: none"><li>Payout of Income Distribution cum Capital Withdrawal option (‘IDCW Payout’)</li><li>Reinvestment of Income Distribution cum Capital Withdrawal option (‘IDCW Reinvestment’)</li></ul>	IDCW Reinvestment
Name of the option	Default							
Growth / Income Distribution cum Capital Withdrawal option (‘IDCW’)	Growth							
<ul style="list-style-type: none"><li>Payout of Income Distribution cum Capital Withdrawal option (‘IDCW Payout’)</li><li>Reinvestment of Income Distribution cum Capital Withdrawal option (‘IDCW Reinvestment’)</li></ul>	IDCW Reinvestment							
XI.	Load Structure	<p><b>Exit Load<sup>^</sup>: NIL</b></p> <p><sup>^</sup>Exit Load charged, if any, will be credited back to the scheme, net of Goods and Services Tax.</p> <p>For more details on Load Structure, refer to the section ‘Load Structure’.</p>						
XII.	Minimum Application Amount / switch-in	<p><b>On Continuous Basis:</b></p> <p><b>For Purchase</b> - Rs. 1,000/- per application and in multiples of Re.1/- thereafter.</p> <p><b>For Switch-in</b> - Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.</p>						
XIII.	Minimum Additional Purchase Amount	<p><b>For Purchase</b> - Rs. 1,000/- per application and in multiples of Re.1/- thereafter.</p> <p><b>For Switch-in</b> - Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.</p>						
XIV.	Minimum Redemption / switch-out amount	Rs. 1,000/- or 0.001 Unit or account balance whichever is lower.						
XV.	Segregated portfolio / side pocketing disclosure	The Scheme does not have enabling provisions for creation of segregated portfolio.						
XVI.	Stock lending / short selling	The Scheme will not engage in securities lending and short selling of securities.						
XVII.	How to Apply and other details	<p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>. The list of the OPA / ISC are available on our website as well. Application form duly filled and signed should be submitted at the OPA / ISC. The list of OPA / ISCs are available on our website.</p> <p>For further details, please refer to the SAI and Application form for the instructions.</p>						
XVIII.	Investor services	<p><b>Contact details for general service requests:</b></p> <table><tr><th>For AMC</th><th>For RTA</th></tr><tr><td>Invesco Asset Management (India) Pvt. Ltd. 2101-A, A Wing, 21<sup>st</sup> Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400 013 Tel: +91 22 67310000 Fax: +91 22 23019422 E-mail: <a href="mailto:mfservices@invesco.com">mfservices@invesco.com</a></td><td>KFin Technologies Ltd. Karvy Selenium Tower B, Plot No 31 &amp; 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032 Tel No.: 1800 309 4034 E-mail: <a href="mailto:mfservices@invesco.com">mfservices@invesco.com</a></td></tr></table>	For AMC	For RTA	Invesco Asset Management (India) Pvt. Ltd. 2101-A, A Wing, 21 <sup>st</sup> Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400 013 Tel: +91 22 67310000 Fax: +91 22 23019422 E-mail: <a href="mailto:mfservices@invesco.com">mfservices@invesco.com</a>	KFin Technologies Ltd. Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032 Tel No.: 1800 309 4034 E-mail: <a href="mailto:mfservices@invesco.com">mfservices@invesco.com</a>		
For AMC	For RTA							
Invesco Asset Management (India) Pvt. Ltd. 2101-A, A Wing, 21 <sup>st</sup> Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400 013 Tel: +91 22 67310000 Fax: +91 22 23019422 E-mail: <a href="mailto:mfservices@invesco.com">mfservices@invesco.com</a>	KFin Technologies Ltd. Karvy Selenium Tower B, Plot No 31 & 32, Gachibowli, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032 Tel No.: 1800 309 4034 E-mail: <a href="mailto:mfservices@invesco.com">mfservices@invesco.com</a>							

Sr. No.	Title	Description
		<p><b>Contact details for complaint resolution:</b> Investors can contact at the addresses given above for complaint resolution. They can also address their complaints to Mr. Surinder Singh Negi - Director &amp; Head - Operations and Customer Services at the address of AMC given above.</p> <p>Further, investors may also approach SEBI for redressal of their complaints / grievances. Investors may lodge their complaints through SCORES (SEBI Complaints Redress System - <a href="https://scores.sebi.gov.in">https://scores.sebi.gov.in</a>) or Online Dispute Resolution Portal (“ODR Portal”) (<a href="https://smartodr.in/login">https://smartodr.in/login</a>) to resolve the grievances through online conciliation and online arbitration. For details, please refer to SAI.</p>
XIX.	Special product facility available /	<p>The Special Products available in the Scheme are as follows:</p> <ol style="list-style-type: none"> <li>1. Systematic Investment Plan (‘SIP’) <ol style="list-style-type: none"> <li>a. Top up facility</li> <li>b. Pause facility</li> <li>c. Modify facility</li> </ol> </li> <li>2. Systematic Transfer Plan (‘STP’) <ol style="list-style-type: none"> <li>a. Fixed STP</li> <li>b. Flex STP</li> <li>c. Appreciation STP</li> </ol> <p><b>Note:</b> The Scheme acts as Target (Transferee) for Fixed STP.</p> </li> <li>3. Systematic Withdrawal Plan (‘SWP’) <ol style="list-style-type: none"> <li>a. Fixed Option</li> <li>b. Appreciation Option</li> </ol> </li> <li>4. Transfer of Income Distribution cum Capital Withdrawal (IDCW Transfer Plan) <p><b>Note:</b> The Scheme acts as source as well as target scheme for IDCW Transfer Plan.</p> </li> </ol> <p>The Scheme also offers following facilities:</p> <ol style="list-style-type: none"> <li>1. Online/Internet Systematic Investment Plan (‘ISIP’) facility</li> <li>2. Switching Options <ol style="list-style-type: none"> <li>a. Inter - Scheme Switching</li> <li>b. Intra - Scheme Switching</li> </ol> </li> <li>3. Application via electronic mode</li> <li>4. Purchase/Redemption / Switch of units through Stock Exchange Infrastructure</li> <li>5. Transaction through electronic platform</li> <li>6. National Automated Clearing House (‘NACH’) facility</li> </ol> <p>The details of Frequency, Minimum amount and multiples, Minimum No. of Instalments and Dates for SIP, STP and SWP are as follows:</p>

Sr. No.	Title	Description					
		<b>Special Product / facilities</b>	<b>Frequency</b>	<b>Minimum Amount and in multiples</b>	<b>Minimum Instalments</b>	<b>Dates</b>	
		SIP	Monthly	Rs. 500 and in multiple of Re. 1	12	Any date except 29 <sup>th</sup> , 30 <sup>th</sup> or 31 <sup>st</sup> of the month	
			Monthly	Rs. 1000 and in multiple of Re. 1	6		
			Quarterly	Rs. 1500 and in multiple of Re. 1	4		
		Top-up SIP	6 Monthly	Rs. 100 and in multiple of Re. 1	Not Applicable		
			Yearly				
		Fixed STP	Daily	Rs. 500 and in multiple of Re. 1	12	The instalment will be processed only if it is a Business Day for source scheme as well as target scheme	
			Weekly	Rs. 1,000 and in multiple of Re. 1	6	Monday to Friday	
			Fortnightly		12	1 <sup>st</sup> and 16 <sup>th</sup> of each month	
			Monthly		6	Any date choice except 29 <sup>th</sup> , 30 <sup>th</sup> & 31 <sup>st</sup>	
			Quarterly	Rs. 1,500 and in multiple of Re. 1	4		
		Flex STP	Monthly	Rs. 1000 and in multiple of Re. 1	6	Any date choice except 29 <sup>th</sup> , 30 <sup>th</sup> & 31 <sup>st</sup>	
			Quarterly	Rs. 1500 and in multiple of Re. 1	4		
		Appreciation STP	Monthly	Rs. 500 and in multiple of Re. 1	Not Applicable		First business day of the week 3 <sup>rd</sup> , 10 <sup>th</sup> , 15 <sup>th</sup> , 20 <sup>th</sup> or 25 <sup>th</sup> of each month /quarter
			Quarterly				
		Fixed SWP	Weekly	Rs. 1,000 and in multiple of Re. 1	6		
			Monthly		6		
			Quarterly	Rs. 1500 and in multiple of Re. 1	4		
		Appreciation SWP	Weekly	Rs. 500 and in multiple of Re. 1	Not Applicable		
			Monthly				
			Quarterly				
		XX.	Weblink	TER for last six months and Daily TER <a href="https://invescomutualfund.com/about-us?tab=Statutory&amp;active=ExpenseRatioDisclosure">https://invescomutualfund.com/about-us?tab=Statutory&amp;active=ExpenseRatioDisclosure</a>  Factsheet - <a href="https://invescomutualfund.com/literature-and-form?tab=Factsheets">https://invescomutualfund.com/literature-and-form?tab=Factsheets</a>			

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf were complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that Invesco India Gold ETF Fund of Fund approved by them is a new product offered by Invesco Mutual Fund and is not a minor modification of any existing scheme/fund/product.

**For Invesco Asset Management (India) Pvt. Ltd.  
(Investment Manager to Invesco Mutual Fund)**

**Sd/-  
Suresh Jakhotiya  
Head - Compliance**

**Place:** Mumbai  
**Date:** November 29, 2024

## PART II - INFORMATION ABOUT THE SCHEME

### A. Assets Allocation

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Minimum	Maximum
Units of Invesco India Gold ETF	95	100
Money Market Instruments*	0	5

\* For the purpose of managing liquidity.

The Scheme shall have exposure to following instruments as per the percentages prescribed below and actual instrument/percentages may vary subject to applicable circulars:

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Liquid Scheme of Invesco Mutual fund or scheme of other Mutual Fund investing in money market instruments	Upto 5% of net assets at fund house level	Clause 4 of Seventh Schedule of SEBI MF Regulations.
2.	Short term deposits of all the Scheduled Commercial Banks (pending deployment)	Upto 5% of net assets of the Scheme	Para 12.16 as per SEBI Master Circular dated June 27, 2024 and as per Asset Allocation table.
3.	Triparty Repo (TREPS) on Government securities or treasury bills.	Upto 5% of net assets of the Scheme	As per asset allocation table

The Scheme will not invest in following:

Sr no	Type of instrument
1.	Derivatives
2.	Securitized debt
3.	Debt instruments with special features (AT1 and AT2 bonds)
4.	Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)
5.	Securities lending and short selling
6.	Overseas Securities
7.	ReITs and InvITs
8.	Repo in Corporate Debt Securities
9.	Credit Default Swaps

In line with para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through Units of Invesco India Gold ETF, money market instruments, repos, mutual fund schemes, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme.

Cash and cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Point 67 of Policy Related emails issued by SEBI Master Circular dated June 27, 2024 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos other than repo in corporate debt securities 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 Triparty repo (TREPS) on Government securities or treasury bills or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.



Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. The fund manager will restore asset allocation in line with the asset allocation pattern within 5 (five) Business Days.

**Rebalancing due to Passive Breaches:**

Further, as per para 2.9 of SEBI Master Circular dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular dated June 27, 2024.

**B. Where will the scheme invest?**

The corpus of the Scheme will be invested in Units of Invesco India Gold Exchange Traded Fund (Invesco India Gold ETF), and money market instruments and other permitted securities which will include but not limited to:

1. Units of Invesco India Gold ETF
2. Money Market Instruments
3. liquid scheme of Invesco Mutual Fund or of any other mutual fund
4. Short term deposits of the scheduled commercial banks (Pending deployment of funds)
5. Any other securities as permitted by SEBI/RBI from time to time.

For details, refer Section II.

**C. Investment Strategy**

To achieve investment objective, the Scheme will predominantly invest in units of Invesco India Gold ETF. The investments could be made either directly with the Underlying Scheme or through the secondary market. The Scheme will also invest in money market instruments. The investment strategy would largely be passive in nature.

The AMC shall endeavor that the returns of Invesco India Gold ETF Fund of Fund will replicate the returns generated by Invesco India Gold ETF and is not expected to deviate more than 2%, on an annualized basis net of recurring expenses of the Scheme.

**Note:** Pursuant to Para 8.4.6.2 of SEBI Master Circular dated June 27, 2024, the NAV to be applied for subscription / switch-in is based on the realization of funds irrespective of subscription amount w.e.f. February 1, 2021. Hence the delay in receipt of funds is not likely to have material impact on the ability of the Scheme to replicate the returns generated by Invesco India Gold ETF as the funds will be available for deployment immediately on the day the NAV is applied for subscription transaction. The AMC will on immediate basis deploy the clear funds available in the Scheme account either through Stock Exchange platform or directly with the Fund.

**A. Utilization of Funds**

NAV applicable for subscription/redemption in the Scheme are based on cut off time as specified by SEBI from time to time. All the transactions are reported in our Registrars & Transfer Agents system by the respective branches across India and funds get deposited into the banks accounts. On the basis of clear funds being available for deployment, cash flows are reported to the fund manager on timely basis.

The inputs regarding cash flows by various modes of acceptance will be planned on a daily basis. The subscription/redemption request will also be reported and used as a basis for investing in Invesco India Gold ETF on realization of funds. This will also form the basis for subsequent deployment of funds in Invesco India Gold ETF. The deployment will be carefully planned on the basis of the mode of acceptance of instrument to moderate tracking error.

Fund manager will either purchase the units of Invesco India Gold ETF on Stock Exchange or subscribe directly to Invesco India Gold ETF (directly with Fund) depending on market dynamics in the best interest of investors, subject to meeting minimum amount criteria of Invesco India Gold ETF.

### **Risk Control**

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various risk measurement tools like but not limited to tracking error etc. The AMC will take following measures for controlling risk of tracking error:

Tracking Error means the variance between daily returns of underlying benchmark (domestic price of gold in this case) and NAV of the Scheme for any given period.

<b>Source of Tracking Error</b>	<b>Measures to be taken by AMC to reduce Tracking Error</b>
Variance in NAV of the Underlying Scheme and closing price on the Stock Exchange.	The AMC has appointed Market Maker for Invesco India Gold ETF to enhance liquidity on the Stock Exchange and reduce the impact cost. This will ensure that quotes on the Stock Exchange are close to NAV. This will help AMC to minimize tracking error.
Funds flows in Invesco India Gold ETF Fund of Fund of value lesser than Rs. 25 crores.	For amounts of inflows/outflows which is less than Rs. 25 crores, the Gold ETF FoF will buy/sell Invesco India Gold ETF units on the Stock Exchange without waiting for additional subscription redemption to minimize tracking error.
The trade execution prices for Invesco India Gold ETF on Stock Exchange may be different from NAV of Invesco India Gold ETF.	The execution price of Invesco India Gold ETF will be a factor of demand/supply on the Stock Exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error. Also considering the fact that Market Maker can subscribe / redeem directly with the Fund in Creation Unit Size, the large premium/ discount to NAV will not sustain.
The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses, funds to meet redemptions, recurring expenses etc.	AMC will keep offsetting the expenses/interest against the net inflows/ outflows and keep investing in/redeeming the balance amount from Invesco India Gold ETF to minimize the tracking error in best interest of investors.

The tracking error for Invesco India Gold ETF for the last 3 months is as under:

<b>July 2024</b>	<b>August 2024</b>	<b>September 2024</b>
0.20%	0.19%	0.19%

### **Portfolio Turnover**

The Scheme being an open-ended Scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. The fund management team depending on its view and subject to there being an opportunity, may trade in securities, which will result in increase in portfolio turnover. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.

**D. Benchmark Index**

Benchmark Index	Justification
Price of Gold	<p>On the basis of investment objective/ asset allocation pattern of the Scheme, price of the gold is currently selected as the First tier Benchmark from the list of benchmark circulated by AMFI to be used by AMC's as a First Tier Benchmark, pursuant to para 1.9 as per SEBI Master Circular dated June 27, 2024 on 'Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes'.</p> <p>The Benchmark Index for the Scheme is price of gold. The performance of the Scheme will be benchmarked against the domestic price of gold. Since the Scheme would primarily invest in Invesco India Gold ETF which in turn invests in physical gold, the aforesaid benchmark is most suitable for comparing the performance of the Scheme.</p>

The Trustee / AMC reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI Regulations and other prevailing guidelines.

**E. Fund Managers**

Name	Age (Yrs)	Educational Qualifications	Total number of years of experience	Tenure for which Fund Manager has been managing the Scheme	Assignments held during the last 10 years
Mr. Herin Shah	43 Years	B.Com., C.A., C.S. and Financial Risk Management (Global Association of Risk Professionals)	More than 18 years of experience in Research in fixed income including credit, rates, etc.	2 Months	<p><b>October 15, 2018 - till date</b> Invesco Asset Management (India) Pvt. Ltd.</p> <p><b>October 1, 2011, - October 14, 2018,</b> Senior Analyst – Investment Management - Invesco UK Ltd.</p>

**Other schemes managed by Mr. Herin Shah:**

1. Invesco India - Invesco Global Equity Income Fund of Fund
2. Invesco India - Invesco Pan European Equity Income Fund of Fund
3. Invesco India - Invesco Global Consumer Trends Fund of Fund
4. Invesco India - Invesco EQQQ Nasdaq-100 ETF Fund of Fund
5. Invesco India Gold Exchange Traded Fund

**F. How is the scheme different from existing schemes of the mutual fund?**

Sr. No.	Scheme Name	Website Link
1.	Invesco India - Invesco Pan European Equity Fund of Fund	<a href="https://www.invescomutualfund.com/literature-and-form?tab=Scheme">https://www.invescomutualfund.com/literature-and-form?tab=Scheme</a>
2.	Invesco India - Invesco Global Equity Income Fund of Fund	
3.	Invesco India - Invesco Global Consumer Trends Fund of Fund	
4.	Invesco India - Invesco EQQQ NASDAQ-100 ETF Fund of Fund	
5.	Invesco India Gold ETF Fund of Fund	

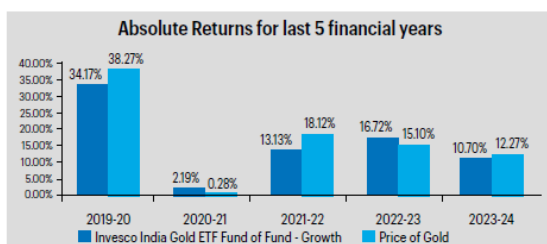
## G. How has the scheme performed?

The performance of the Scheme as on September 30, 2024 is as follows:

### Performance of the scheme (as on September 30, 2024)

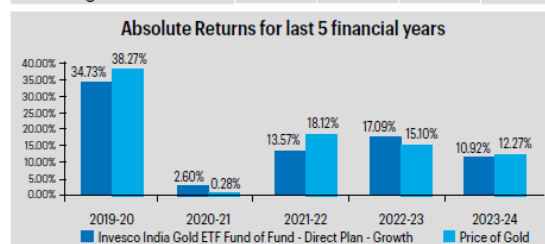
#### Invesco India Gold ETF Fund of Fund

Particulars	1 Year	3 Years	5 Years	Since Inception
Invesco India Gold ETF Fund of Fund - Growth	28.65%	16.87%	13.16%	6.29%
Price of gold	30.70%	17.96%	14.53%	7.61%



#### Invesco India Gold ETF Fund of Fund - Direct Plan

Particulars	1 Year	3 Years	5 Years	Since Inception
Invesco India Gold ETF Fund of Fund - Direct Plan - Growth	28.88%	17.21%	13.53%	6.74%
Price of gold	30.70%	17.96%	14.53%	7.88%



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 : Invesco India Gold ETF Fund of Fund - Regular Plan : December 05, 2011; Invesco India Gold ETF Fund of Fund - Direct Plan : January 01, 2013. ©01-01-2013 to 28-03-2013. Different Plans have different expense structure.

## H. Additional Scheme Related Disclosures

- Scheme's Portfolio Holding (top 10 holdings by issuer and fund allocation towards various sectors):  
<https://www.invescomutualfund.com/literature-and-form?tab=Complete>
- Portfolio Disclosure:
  - Monthly  
<https://invescomutualfund.com/literature-and-form?tab=Complete>
  - Half yearly:  
<https://www.invescomutualfund.com/literature-and-form?tab=HalfYearlyHoldings>
- Aggregate investment in the Scheme by Fund Manager(s) of the Scheme

Category of Persons	Net Value		Market Value (in Rs.)
	Units	NAV per unit (in Rs.)	
Herin Shah	-	-	-

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

### iv. Investments of AMC in the Scheme:

Provisions of Regulation 25(16A) of the Regulations with respect to seed capital investments are not applicable to the Scheme. However, the investments made by the AMC as mandated under prevailing Regulation 28 shall be maintained at all points of time till the Scheme is wound up.

The AMC may invest in the Scheme during the continuous offer period subject to the SEBI (MF) Regulations.

As per the existing SEBI (MF) Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Website link to review details of investments by the AMC in the Scheme is as follows:

<https://www.invescomutualfund.com/literature-and-form?tab=Scheme>

Invesco India Gold ETF Fund of Fund

### Part III. OTHER DETAILS

#### A. Computation of NAV

The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the principle of fair valuation as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) per unit Units of the Scheme shall be calculated by either of the following methods shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets including Accrued Income} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

Or

$$\text{NAV (Rs.)} = \frac{\text{Unit Capital + Reserves and Surplus}}{\text{No. of Units outstanding under the Scheme on the Valuation Day}}$$

#### **Illustration of Computation of NAV:**

The computation of NAV per unit using various components is explained as follows:

Particulars	Amount in Rs.
Market or Fair Value of Scheme's Investments .....(A)	10,00,00,000.00
Add: Current Assets including Accrued Income .....(B)	75,34,345.00
Less: Current Liabilities and Provisions .....(C)	(30,00,000.00)
<b>Net Assets (A+B-C)</b>	<b>10,45,34,345.00</b>

No. of Units outstanding under Scheme on the Valuation Day: 1,00,00,000

The NAV per unit will be computed as follows:  $10,45,34,345 / 1,00,00,000 = \text{Rs. } 10.4534 \text{ p.u.}$  (rounded off to four decimals).

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

#### **Methodology for calculation of sale and re-purchase price of the units:**

- **Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors.**

The purchase price of Units is the price at which an investor can subscribe / purchase Units of the Scheme. During the continuous offer of the Scheme, the Units will be available at the Applicable NAV.

Pursuant to para 10.4.1.a of SEBI Master Circular dated June 27, 2024, there is no entry load for purchase of Units of the Scheme. Accordingly, Purchase Price will be equal to Applicable NAV.

Example: The applicable NAV of the Scheme is Rs. 11.00 p.u. Since Entry load is not applicable, the sale / subscription price will be calculated as follows:

Sale / Subscription Price = Applicable NAV\*(1+ Entry Load)

$$= \text{Rs. } 11*(1+0)$$

$$= \text{Rs. } 11.00*1$$

$$= \text{Rs.}11.00$$

The investors should also note that stamp duty at the applicable rate will be levied on applicable transactions i.e. purchase, switch-in, IDCW reinvestment, instalment of Systematic Investment Plan, Systematic Transfer Plan. Accordingly, pursuant to levy of stamp duty, the number of units allotted will be lower to that extent. For more details & impact of stamp duty on number of units allotted, please refer SAI.

- **Ongoing price for redemption (sale) / switch outs (to other schemes/plans of the Mutual Fund) by investors**

Ongoing price for redemption /switch out (to other schemes/plans of the Mutual Fund) is price which a Unit holder will receive for redemption/switch-outs.

During the continuous offer of the Scheme, the Unit holder can redeem the Units at applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows:

$$\text{Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load, if any})$$

Example 1: The applicable NAV of the Scheme is Rs. 11.00 p.u. If the applicable Exit Load at the time of investments is 1%, then the repurchase / redemption price will be calculated as follows:

$$= \text{Rs. } 11.00 \times (1 - 0.01)$$

$$= \text{Rs. } 11.00 \times 0.99$$

$$= \text{Rs. } 10.89$$

Example 2: The applicable NAV of the Scheme is Rs. 11.00 p.u. If the applicable Exit Load at the time of investment is Nil, then the repurchase / redemption price will be calculated as follows:

$$\text{Repurchase / Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load})$$

$$= \text{Rs. } 11.00 \times (1 - 0)$$

$$= \text{Rs. } 11.00 \times 1$$

$$= \text{Rs. } 11.00$$

Since the Scheme is not an equity scheme, Securities Transaction Tax (STT) is not applicable.

The Redemption / Repurchase Price will not be lower than 95% of the Applicable NAV.

## **B. New Fund Offer (NFO) Expenses**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

As per SEBI Regulations, new fund offer expenses were not charged to the Scheme.

## **C. Annual Scheme Recurring Expenses**

These are the fees and expenses for operating the Scheme. These expenses include Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 0.75% of the daily net assets of the Scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Fund.

<b>Expense Head</b>	<b>% of daily Net Assets* (Estimated p.a.)</b>
Fees & Expenses of Trustees	Up to 0.75
Audit Fees	
Custodian Fees	
Registrar & Transfer Agent Fees including cost of providing account statement / IDCW / redemption cheques / warrants	
Marketing & Selling Expenses including Agents Commission**	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of Statutory Advertisements	
Payment towards brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (a)</b>	<b>Upto 0.75</b>
Additional expenses under Regulations 52(6A)(c) #	Upto 0.05
Additional expenses for gross new inflows from specified cities	Upto 0.30

**Note** - No Investment Management & Advisory Fee will be charged to the Scheme.

#these expenses will not be charged if exit load is not levied / not applicable to the Scheme.

In addition to the expenses mentioned in table above, brokerage and transaction costs incurred for the purpose of execution of trade upto 0.12% (12 bps) of value of trade in case of cash market transaction and 0.05% (5 bps) of value of trade in case of derivative transactions shall also be charged to the Scheme (as provided in Regulation 52(6A) (a) of the Regulations).

\*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 / Regular Plan. Commission and distribution expenses will not be charged to the Direct Plan. Further, Direct Plan under the scheme will have a separate NAV.

Further, the AMC may charge expenses not exceeding 0.05% of daily net assets to the Scheme, towards recurring expenses as specified under regulation 52(6A)(c). However, such additional expenses will not be charged if exit load is not levied / not applicable to the scheme.

\*\*For payment of Agents Commission, MF / AMC has adopted full trail model of commission without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting 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.

In terms of Para 3.1 of SEBI Master circular dated June 27, 2024, investors are informed that they shall bear the recurring expenses of the Scheme in addition to expenses of the Underlying Scheme (i.e. Invesco India Gold ETF) in which the Scheme will make investment.

The purpose of the above table is to assist the investor in understanding various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC based on past experience and are subject to change inter-se. The total recurring expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

As per Regulation 52 (6) (a) of SEBI (MF) Regulations, the total expenses of the Scheme including weighted average of the total expense ratio levied by the underlying scheme(s) shall not exceed 1.00% of the daily net assets of the Scheme.

Provided that the TER to be charged over and above the weighted average of the TER of the underlying scheme shall not exceed two times the weighted average of the TER levied by the underlying scheme, subject to overall ceiling as stated above.

**Additional Distribution Expenses in case of new inflows from specified cities (Regulation 52 (6A) (b))**

In addition to total expenses ratio (TER) as specified above, the AMC will charge expenses not exceeding 0.30% of daily net assets if the new inflows in the scheme from such cities, as specified by SEBI from time to time, are at least under):

- (i) 30% of gross new inflows in the scheme, or;
- (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

In case, inflows from such cities is less than the higher of (i) or (ii) of above, such expenses on daily net assets of scheme will be charged on proportionate basis in accordance with para 10.1.3 of SEBI Master Circular dated June 27, 2024.

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.

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.

**Note: Pursuant to AMFI email dated March 2, 2023 with respect to keeping the B-30 incentive structure in abeyance, the AMC will not charge additional 30 bps on new inflows garnered from retail investors from B-30 cities till further notice.**

The total expenses of the scheme(s) 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.

The Fund will update the current expense ratios on its website atleast 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 & 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.



^No Investment Management & Advisory Fee will be charged to the Scheme.

➤ **Illustration of impact of expense ratio on Scheme's returns is as follows:**

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year (Rs.)	10,000	10,000
Annualized Gross Return (Assumed)	7.0%	7.0%
Gross Returns Before Expenses (Rs.)	700	700
Expenses other than Distribution Expenses (Rs.)	100	100
Distribution Expenses (Rs.)	50	-
Total Expense Ratio (p.a.)	1.00%	0.75%
Returns after Expenses at the end of the Year (Rs.)	550	600
Returns after Expenses at the end of the Year in % (Annualized)	5.50%	6.00%

**Note:** The above is just an illustration to explain an impact of the expense ratio on the performance of the Scheme. The actual return generated by the Scheme will change from time to time.

#### D. Load Structure

Exit Load is an amount which is paid by the investor to redeem the Units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.invescomutualfund.com](http://www.invescomutualfund.com)) or you may call at 1800 209 0007 (toll-free) or you can contact your distributor.

#### For Lump sum Purchases and investments through Systematic Investment Plan (SIP)

Type of Load	Load chargeable (as % of NAV)
<b>Exit Load<sup>^</sup></b>	<b>Exit Load: NIL</b>  For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / IDCW Transfer Plan, exit load will be as follows: <ul style="list-style-type: none"> <li>➤ if units are redeemed / switched out within 30 days from the date of allotment - 0.25%</li> <li>➤ if units are redeemed/switched out after 30 days from the date of allotment, no exit load is payable.</li> <li>➤ Switch between the Plans under the Scheme: Nil</li> </ul>

**^Exit Load charged, if any, will be credited back to the scheme, net of Goods and Services Tax.**

- No Exit Load will be levied on Units issued on IDCW reinvested.
- No Exit Load will be levied on Units issued as bonus units.
- A switch-out or a withdrawal under SWP will also attract an Exit Load like any Redemption.

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 SID of the Scheme.

The investor is requested to check the prevailing load structure of the Scheme before investing. Investors may refer to the current applicable Load structure by referring to the SID on the AMC website or by calling at 1800 209 0007 (toll-free).

Under the Scheme, the AMC reserves the right to change / modify the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Mutual Fund. The AMC reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as

prescribed under the SEBI Regulations. The Load may also be changed from time to time and in the case of an Exit Load this may be linked to the period of holding.

The Redemption / Repurchase Price will not be lower than 95% of the Applicable NAV.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only. At the time of changing the Load Structure:

1. The addendum detailing the changes will be displayed on the Website of the Fund ([www.invescomutualfund.com](http://www.invescomutualfund.com)).
2. The addendum detailing the changes will be attached to SID and Key Information Memorandum. The addendum will be circulated to all the distributors / brokers so that the same can be attached to all SIDs and Key Information Memorandum already in stock.
3. Arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors / brokers office.
4. The introduction of the exit load along with the details will be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the accounts statement issued after the introduction of such load.
5. Any other measure which the AMC may consider necessary

## SECTION II

### I. INTRODUCTION

#### A. Definition / Interpretation

For the meaning of words, expressions and abbreviations used in this Scheme Information Document, interpretations, please click on the functional website Link given below:

<https://www.invescomutualfund.com/literature-and-form?tab=Scheme>

#### B. Risk Factors

- **Scheme specific risk factors**

- The investors of the Scheme will bear dual recurring expenses and possibly dual loads viz. the recurring expenses of the Scheme in addition to recurring expenses of Invesco India Gold Exchange Traded Fund in which the Scheme invests predominantly. Hence, the returns to the investors may be lower to the extent if they had invested directly in the Underlying Scheme.

- As the Scheme will predominantly invest in Invesco India Gold Exchange Traded Fund, the Scheme will be subject to following risk factors associated with investment in Invesco India Gold ETF:

- As Invesco India Gold ETF will invest primarily in physical gold, the NAV of Invesco India Gold ETF as well as this Scheme will react to the price of gold. The price of gold may vary for several reasons and all such fluctuations will result in changes in NAV of the Units under Invesco India Gold ETF. The prices of gold may be affected by several factors such as demand and supply of gold in India and in the global market, change in political, economical environment and government policy, inflation trends, currency exchange rates, interest rates, perceived trends in bullion prices, restrictions on the movement/trade of gold by RBI, GOI or countries that supply/purchase gold to/from India etc.

**Some of the key factors affecting gold prices are:**

- ❖ **Demand & Supply of Gold**

The price of gold is affected by demand & supply of gold in India and in the global markets. The demand and supply of gold in turn is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, level of production in the gold producing countries etc.

- ❖ **Central Bank Actions**

Central banks hold a part of their reserves in gold to meet unexpected monetary needs, diversification of risk etc. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

- ❖ **Inflation Trends and Interest Rate Changes**

Gold has always been considered a good hedge against inflation. Rising inflation rates typically appreciate gold prices and vice versa. It has an inverse relationship with interest rates. As gold is pegged to the US dollar, interest rates in US affect gold prices. Whenever interest rates fall, gold prices increase. Lowering interest rates increases gold prices as gold becomes a better investment option vis-a-vis debt products that earn lower interest and vice versa.

- ❖ **Currency fluctuation**

As gold is pegged to the US dollar, it has an inverse relationship with the dollar. When the dollar is weak, the investment in gold increases i.e. demands for gold increases and in turn the prices for gold increases and vice versa.

❖ **Producer mining interest**

Bringing new mines on-line is a time consuming and at times economically prohibitive process that adds years onto potential supply increases from mining production. On the other hand, lower production has a positive effect on gold prices. Conversely excessive production capacities would lead to a downward movement in gold prices as the supply goes up.

❖ **Geo-political concerns**

Whenever there is geo-political strife, investors around the world rush to prevent erosion of their investments and gold as a safe haven attracts one and all. Any uncertainty on the political front or any war-like situation always acts as a booster to gold prices. The prices start building up war premiums and hence such movements. Stable situations would typically mean stable gold prices. For example after 9/11 terror strike in the United States the demand for gold had increased.

- Since there is no Exchange for physical gold in India, the Mutual Fund is required to execute its transaction for buy or sell of gold in the open market. This may lead to counter party risks for Invesco India Gold ETF.
  - Invesco India Gold ETF can sell gold only to bullion banks/trades that are authorized to buy gold. In some circumstances, Invesco India Gold ETF may have to resort to distress sale if there is no or low demand for gold to meet its cash requirements or to meet the expenses of Invesco India Gold ETF.
  - Invesco India Gold ETF is passively managed scheme. Invesco India Gold ETF's performance may be affected by a general decline in the price of gold. Invesco India Gold ETF invests in the physical gold regardless of its investment merit. The AMC does not attempt to take defensive positions in declining markets.
  - For valuation of units of Invesco India Gold ETF, indirect taxes like customs duty, Goods and Services Tax, etc. would also be considered. Hence, any change in rates of indirect taxation would affect the valuation of units of Invesco India Gold ETF. Conversion of underlying physical gold to the units of Invesco India Gold ETF may attract capital gain tax depending on acquisition cost and holding period.
  - There is a risk that part or all of Invesco India Gold ETF's gold could be lost, damaged or stolen. Access to Invesco India Gold ETF's gold could also be restricted by natural events (such as earthquake, flood) or human actions (such as terrorist attack). Any of these actions may adversely affect the operations of Invesco India Gold ETF and correspondingly an investment in Units.
  - Trading in units of Invesco India Gold ETF on the exchange may be halted because of market conditions or for reasons that in view of exchange authorities or SEBI, trading in units of Invesco India Gold ETF is not advisable. In addition, trading in units of Invesco India Gold ETF is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange and SEBI circuit filter rules. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of Invesco India Gold ETF will continue to be met or will remain unchanged.
- The Scheme's performance may depend upon the performance of Invesco India Gold ETF. The performance of the Scheme could move in accordance with any change in investment policies or fundamental attributes of Underlying Scheme. Further, Invesco India Gold ETF invests in physical gold. The returns from physical gold may under-perform the general securities markets or different asset classes. Different types of securities/asset class tend to go through cycles of out-performance and under-performance in comparison to the general securities markets.
  - As the Scheme will predominantly invest in Invesco India Gold Exchange Traded Fund, the assets of the Scheme will be valued at the market price of units of Underlying Scheme on the Principal Exchange. The market price may be at a variance to the NAV of Underlying Scheme (at premium/ discount to NAV) on account of market expectations, demand supply of the units, etc.
  - As a normal practice, it is always expected to receive cash on redemptions from the Underlying Scheme. However, under exceptional circumstances, in case the Underlying Scheme is unable to sell for any reason and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization of physical gold.
  - The Scheme can subscribe to units of Invesco India Gold ETF directly with the AMC in only for the amount greater than Rs. 25 Crores. When subscriptions received / amount available in the Scheme is less than Rs. 25 crores which is not sufficient to invest in the units of Invesco India Gold ETF, the Scheme may be constrained to deploy subscription in money market instruments which will have a different return profile compared to gold returns profile. Alternatively, the Scheme may acquire Invesco India Gold ETF units from the Stock Exchange resulting in a higher cost of acquisition due to variance in the price quoted on the Stock Exchange and the underlying NAV. Similarly, if the redemption amount is less than 25 crores, the Scheme can sell the units of Invesco India Gold ETF only through the secondary market on the Stock Exchange where these units

are listed. The market price on the Stock Exchange may be at discount to NAV of Invesco India Gold ETF thereby affecting returns of the Scheme.

- The Portfolio disclosure of the Scheme will be limited to providing particulars of Underlying Scheme where the Scheme has invested and will not include the investments made by Underlying Scheme. However, as the Scheme proposes to invest in Invesco India Gold ETF, the underlying assets will by and large be physical gold.
- **Risk Factors related to Purchase / Sale of units of Gold ETF directly with the AMC/Mutual Fund:** The Scheme can purchase / redeem (sale) units of Gold ETF directly with the AMC/Mutual Fund only for transaction above a specified threshold. Currently, order for purchase / redemption of units of Gold ETF directly with AMC / Fund must be for amount greater than Rs.25 Crores. Transactions for purchase of units of Gold ETF for amount less than Rs. 25 Crores can be executed only on stock exchange(s) where these units are listed. This may result in a higher cost of acquisition due to variance in the price quoted on the stock exchange(s) and the underlying NAV of respective ETFs. Similarly, transactions for sale (redemption) of units of Gold ETF for amount less than Rs. 25 Crores can be executed only on stock exchange(s) where these units are listed. The market price of Gold ETF on stock exchange(s) may be at discount to NAV of respective ETFs thereby affecting returns of the Scheme. The ability of Scheme to purchase / sale units of Gold ETF on stock exchange(s) will depend on overall trading volumes, liquidity (i.e. demand / supply) and bid/ask spread. In certain cases, settlement periods may be extended significantly by unforeseen circumstances.

### **Tracking Error Risk**

Tracking Error means the variance between daily returns of underlying benchmark (domestic price of gold in this case) and NAV of the Scheme for any given period. NAV of the Scheme is dependent on closing price of units of Underlying Scheme on the Stock Exchange. Market price of units of Underlying Scheme may be at variance to NAV of Underlying Scheme resulting in Tracking Error. For calculating NAV of Underlying Scheme, the Gold has to be valued as per the formula provided by SEBI in its Para 3.2.2.1 of SEBI Master circular dated June 27, 2024 and circular issued from time to time.

Factors such as fees and expenses of Scheme, cash balance, changes to Underlying Scheme and regulatory policies may affect AMC's ability to achieve close correlation with the Benchmark Index. The Scheme's returns may therefore deviate from those of its Benchmark Index (domestic price of gold).

Tracking error could be the result of various factors including but not limited to:

1. The Scheme may buy or sell units of Underlying Scheme at different points of time during the day at the then prevailing prices, this may not correspond to closing prices of units of Underlying Scheme.
2. Delay in realisation of sale proceeds.
3. Subscription/redemption for amount less than Rs. 25 Crores may result in holding either cash or cash equivalent or buying/selling of units of Underlying Scheme on Stock Exchange at the price other than the closing price used for valuation.
4. The potential for trades to fail, which may result in the Scheme not having acquired gold at a price necessary to track the benchmark price.
5. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses.
6. Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
7. Transaction cost (including taxes and insurance premium) and recurring expenses.

The scheme will endeavor to minimize the tracking error by:

- Setting off of incremental subscriptions against redemptions;
- Use of gold related derivative instruments, as and when allowed by regulations;
- Rebalancing of the portfolio.

Given the structure of Invesco India Gold ETF, the AMC expects the tracking error to be lower. The AMC will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum net of recurring expenses, subject to market volatility.

- **Risk associated with Money Market Instruments**

**Interest - Rate Risk**

Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rate falls, the prices increase. The extent of rise or fall in the price is a function of existing coupon, days to maturity, increase or decrease in the level of interest rate, credit quality, demand and supply. However, in case of Government securities as credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system.

In case of floating rate instruments, an additional risk could arise because of changes in the spreads of floating rate instruments. With increase in spread of floating rate instruments, price can fall and with decrease in spread of floating rate instruments, prices can rise. Moreover, floating rate instruments having a periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt security. However, in falling interest rate scenario, the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

**Credit Risk**

Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may be affected because of change in the credit rating of the issuer/instrument and the price of a security goes down if the credit rating agency downgrades the rating of the issuer. In case of Government securities, there is minimal credit risk to that extent.

Different types of securities in which the Scheme would invest carry different types and levels of risk. Lower rated or unrated securities are more likely to react to developments affecting the market and credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.

**Liquidity or Marketability Risk**

This refers to the ease with which a security can be sold at or near to its valuation, i.e. yield-to-maturity (YTM). The primary measure of liquidity risk is the spread between bid price and offer price quoted by a dealer.

Fixed income securities can be either listed on any Stock Exchange or may be unlisted. Moreover, the securities that are listed on the Stock Exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes and may lead to the Scheme incurring losses till the security is finally sold. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances.

Even though the Government securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

While money market instruments are fairly liquid but lack a well-developed secondary market and hence may restrict the ability of the Scheme to sell such instruments.

Securities which are not quoted on the Stock Exchange(s) may be illiquid and can carry higher liquidity risk in comparison with securities which are listed on the Stock Exchange(s) and offer exit option to the investor including put option. The Scheme would invest in the securities which are not listed but offer attractive yields. This may however increase the risk of the portfolio.

**Re-investment Risk**

This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme including maturity proceeds are reinvested. Investments in money market securities may carry re-investment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- **Risk Factor associated with investing in Securities Segment and Tri-party Repo trade settlement**

Clearing Corporation of India Ltd. ('CCIL') is providing clearing and settlement services, for Triparty Repo trades in Government Securities, under its Securities Segment. CCIL would act as a Central Counterparty to

all the borrow and lend Triparty Repo trades received by it for settlement. CCIL would also be performing the role responsibilities of Triparty Repo Agent, in terms of Repurchase transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. CCIL would settle the Triparty Repo trades, in terms of its Securities Segment Regulations.

The funds settlement of members is achieved by multilateral netting of the funds position in Triparty Repo with the funds position in Outright and Market Repo and settling in the books of RBI for members who maintain an RBI Current Account. In respect of other members, funds settlement is achieved in the books of Settlement Bank. Securities settlement for Triparty Repo trades shall be achieved in the Gilt Account of the Member maintained with CCIL. Securities obligation for outright and market repo trades shall be settled in the SGL / CSDL account of the Member with RBI.

Invesco Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the CCIL. Since all transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL, it reduces the settlement and counterparty risks considerably for transactions in the said segments.

To mitigate the potential losses arising in case any member defaults in settling the transactions routed through CCIL, CCIL maintains a Default Fund. CCIL shall maintain two separate Default Funds in respect of its securities segment, one to meet the losses arising out of any default by its members from outright and repo trades and other for meeting losses arising out of any default by its members from Triparty Repo trades.

In case any clearing member fails to honor his settlement obligations, the Default Fund is utilized to complete the settlement applying the Default Waterfall Sequence. As per the said waterfall mechanism, after the defaulter's margins and defaulter's contribution to default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution, if there is still a loss to be met, then contribution of non-defaulting members to Default Fund is utilized to meet the said loss.

The Scheme is subject to the risk of losing initial margin and contribution to Default Fund in the event of failure of any settlement obligation. Further the Scheme's contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

Further, CCIL periodically prescribes a list of securities eligible for contribution as collaterals by members. Presently, all Central Government Securities and Treasury Bills are accepted as collaterals by CCIL. The above risk factor may undergo a change in case the CCIL notifies securities other than Government of India Securities as eligible for contributions as collateral.

### C. Risk Mitigation Strategies

Type of Risk	Measures to mitigate risk	
<b>Liquidity Risk</b>	The Scheme will predominantly invest in Invesco India Gold ETF. Units of Invesco India Gold ETF are listed on Stock Exchange(s) and traded in round lots of 1 unit. In addition to liquidity on the Stock Exchange(s), units of Invesco India Gold ETF can also be subscribed and redeemed directly with Mutual Fund for the amount greater than Rs. 25 Crores. Hence, liquidity risk is low in case of Invesco India Gold ETF.	
<b>Tracking Error</b>	<b>Source of Tracking Error</b>	<b>Measures to be taken by AMC to reduce Tracking Error</b>
	Variance in NAV of the Underlying Scheme and closing price on the Stock Exchange.	The AMC has appointed Market Maker for Invesco India Gold ETF to enhance liquidity on the Stock Exchange and reduce the impact cost. This will ensure that quotes on the Stock Exchange are close to NAV. This will help AMC to minimize tracking error.
	Funds flows in Invesco India Gold ETF Fund of Fund of value lesser than Rs. 25 crores.	For amounts of inflows/outflows which is less than Rs. 25 crores, the Gold ETF FoF will buy/sell Invesco India Gold ETF units on the Stock Exchange without waiting for additional subscription redemption to minimize tracking error.

Type of Risk	Measures to mitigate risk	
	The trade execution prices for Invesco India Gold ETF on Stock Exchange may be different from NAV of Invesco India Gold ETF.	The execution price of Invesco India Gold ETF will be a factor of demand/supply on the Stock Exchange. The difference tends to average out over a longer time horizon and that will moderate tracking error. Also considering the fact that Market Maker can subscribe / redeem directly with the Fund in Creation Unit Size, the large premium/ discount to NAV will not sustain.
	The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses, funds to meet redemptions, recurring expenses etc.	AMC will keep offsetting the expenses/interest against the net inflows/ outflows and keep investing in/redeeming the balance amount from Invesco India Gold ETF to minimize the tracking error in best interest of investors.



## II. INFORMATION ABOUT THE SCHEME:

### A. Where will the scheme invest

The corpus of the Scheme will be invested in Units of Invesco India Gold Exchange Traded Fund (Invesco India Gold ETF), and money market instruments and other permitted securities which will include but not limited to:

- **Units of Invesco India Gold ETF:** Invesco India Gold ETF is a mutual fund scheme that invests primarily in gold or gold related instruments. The units of Invesco India Gold ETF are currently listed on National Stock Exchange of India Limited and BSE Ltd.
- **Money Market Instruments:**
  1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The minimum denomination of CD should be Rs. 1 Lac and in multiples of Rs. 1 Lac thereafter. The maturity period of CDs issued by the Banks is between 7 days to one year whereas in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value. Banks/ FIs cannot buy back their own CDs before maturity.
  2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.
  3. Non-Convertible Debentures of original or initial maturity upto one year issued by corporate (including NBFCs) by way of private placement in accordance with the provisions of master circular of RBI vide reference no. RBI/MRD/2016-17/32 dated July 7, 2016.
  4. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.
  5. Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.
  6. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State Government securities, T-Bills and Corporate Debt Securities are eligible for Repo/Reverse Repo Presently AMC does not intend to participate in repo in corporate debt securities.
  7. Clearcorp Repo Order Matching System (CROMS) is a Straight Through Processing (STP) enabled anonymous Order Matching Platform launched by Clearcorp Dealing Systems (India) Ltd. for facilitating dealing in Market Repos in all kinds of Government Securities. It enables dealing in two kinds of Repos – (1) Basket and (2) Special Repos. Building on the internationally popular Standard Repo Model, Basket Repos enables dealing in baskets wherein repoable securities have been classified based on instrument type, liquidity and outstanding tenor and clustered together. While borrowers can raise funds through a Basket Repo against any of security forming part of the concerned basket, the lender is assured that it would receive any of the securities forming part of the concerned basket. Details of security allocated are known to both counterparties post trade. As for Special Repos, which is the conventional repo, both borrower and lender are aware of the underlying security against which deal is sought to be concluded. CROMS provides better transparency, repo rate discovery and operational efficiency.
  8. Bills Rediscounting.
  9. Cash Management Bills (CMB) are issued by Government of India to meet the temporary cash flow mismatches of the Government. CMBs are non-standard, discounted instruments issued for maturities less than 91 days. CMBs are issued at discount to the face value through auctions. The settlement of the auction will be on T+1 basis.

- Any open-ended liquid scheme of Invesco Mutual Fund or of any other mutual fund which predominantly invests in money market instruments.
- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the scheduled commercial banks, subject to guidelines and limits specified by SEBI.
- Any other securities as permitted by SEBI/RBI from time to time.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the credit rating agency.

The Scheme may invest upto 5% of its net assets in unrated debt and money market instruments subject to conditions that such investments can be made only in such instruments, including bills re-discounting (BRDS)\*, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in MF Regulations & various circulars issued thereunder. All such investments shall be made with the prior approval of the Board of AMC & Trustee.

\* Para 12.1.5.e of SEBI Master Circular dated June 27, 2024 has provided that the single issuer limit and the group exposure limit shall be calculated at the issuing bank level. Further, investment in BRDS shall be considered as exposure to financial services sector for the purpose of sector exposure limits.

## B. Investment Restrictions

Pursuant to Regulations, specifically the seventh schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

- 1 The Scheme shall adhere to following limits for investments in Debt and Money Market Instruments issued by a single issuer:

Credit Rating	Maximum Limit (% of net assets)
AAA	5
AA (including AA+ and AA-)	
A (including A+) & below	

Provided that such limits shall not be applicable for investments in Government Securities, treasury bills, and Triparty Repo on G-Secs & T-Bills.

- 2 The Scheme shall not make any investment in:
  - a) any unlisted security of an associate or group company of the sponsor; or
  - b) any security issued by way of private placement by an associate or group company of the sponsor; or
  - c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 3 The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 4 The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities: Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- 5 The Scheme shall not make any investment in any fund of funds scheme.
- 6 The Scheme shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed in this document.

- 7 Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by para 12.16 as per SEBI Master Circular dated June 27, 2024 as may be amended from time to time:
- 8 The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits at all points of time:
  - i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
  - ii. The Scheme shall not park more than 5% of the net assets in short term deposit(s) of all the scheduled commercial banks put together.
  - iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - iv. The Scheme shall not park more than 5% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - v. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Further, the bank in which a scheme has short term deposit will not be allowed to invest in the Scheme till the Scheme has short term deposit with such bank.
  - vi. The AMC shall not charge any investment management and advisory fees for funds parked in short term deposits of scheduled commercial banks.

However, the above provisions from (i) to (v) will not apply to term deposits placed as margins for trading in cash and derivatives market.

- 9 The Scheme shall not advance any loans.
- 10 The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holders.

Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

### C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

#### (i) Type of a Scheme

An open ended fund of fund scheme investing in Invesco India Gold Exchange Traded Fund.

#### (ii) Investment Objective

To provide returns that closely corresponds to returns provided by Invesco India Gold Exchange Traded Fund.

There is no assurance that the investment objective of the Scheme will be achieved

**(iii) Investment Pattern:**

The indicative portfolio break-up with minimum and maximum asset allocation is as follows:

Instruments	Indicative Allocations (% of net assets)	
	Minimum	Maximum
Units of Invesco India Gold ETF	95	100
Money Market Instruments*	0	5

\* For the purpose of managing liquidity.

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the fund manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. The fund manager will restore asset allocation in line with the asset allocation pattern within 5 (five) Business Days.

**(iv) Terms of Issue**

- **Liquidity provisions:**

The Scheme being open ended, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC/Trustee reserve the right to list the Units as and when the AMC/Trustee considers it necessary in the interest of Unit holders of the Scheme.

The Scheme offers Units for subscription and redemption at Applicable NAV on all Business Day on an ongoing basis.

- **Aggregate fees and expenses**

Please refer to section 'Annual Scheme Recurring Expenses'

- **Any safety net or guarantee provided**

The Scheme does not provide any safety net or guaranteed or assured returns.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) there under and affect the interests of Unit holders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

Accordingly, after the approval of Trustee Board for changes in fundamental attributes of the Scheme, the proposal will be filed with SEBI seeking its comments. If SEBI does not raise any queries or suggest any modification to the proposal within 21 working days from the date of filing, then the proposal shall be deemed to have been taken on record by SEBI.

**D. Other Scheme Specific Disclosures:**

Listing and transfer of units	<p>The Scheme being an open ended Scheme under which the Units are available for subscription and redemption on an ongoing basis on all the Business Days, the Units of the Scheme are not proposed to be listed on any Stock Exchange.</p> <p>However, the AMC/Trustee reserves the right to list the Units of the Scheme as and when the AMC/Trustee considers it necessary in the interest of Unit holders of the Scheme .</p> <p>There are no restrictions on transfer of Units of the Scheme whether held in Statement of Account (physical/ non-demat) mode or dematerialised mode. Further, the Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and units held in Statement of Account (physical / non-demat) mode can be transferred in accordance with the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024. For further details, please refer SAI.</p> <p>Further, additions / deletions of names of Unit holders will not be allowed under any folio of the Scheme. However, the said provisions will not be applicable in case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge, then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme.</p> <p>Further, addition of names in the folio will be allowed under the following 2 (two) scenarios subject to compliance with AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024:</p> <p>i. Surviving joint unitholder who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</p> <p>ii. A minor unitholder, who has turned a major and has changed his / her status from minor to major, wants to add joint holder(s) in the folio.</p> <p>For further details, please refer SAI.</p> <p>The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer.</p>
Dematerialization of units	<p>The Scheme offers option to hold units in electronic (demat) mode in addition to the account statement mode. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The applicant intending to hold Units in dematerialized form or unit holders who wish to trade in units will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/CDSL and will be required to mention in the application form DP Name, DP ID and Beneficiary Account Number with the DP at the time of subscribing Units of the Schemes.</p> <p>In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect. Further, if the Units cannot be allotted in demat mode due to reason that KYC details including IPV is not</p>

	<p>updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions and the application is otherwise complete in all respect.</p>
Dividend Policy (IDCW)	<p>Under the IDCW option, the Trustees may declare the IDCW, subject to availability of distributable surplus calculated in accordance with SEBI Regulations. The amounts can be distributed out of investors capital (Equalization Reserve) which is part of sale price that represents realized gains. The actual declaration of IDCW and frequency will, inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly.</p> <p>The AMC/Trustee reserve the right to change the frequency of declaration of IDCW, record date and to provide for additional frequency of declaration of IDCW.</p> <p><b>IDCW Distribution Procedure</b></p> <p>In accordance with para 11.6 of SEBI Master Circular dated June 27, 2024, the procedure for IDCW distribution would be as under:</p> <ol style="list-style-type: none"> <li>1. Quantum of IDCW and the record date will be fixed by the Trustee in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus.</li> <li>2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date. The record date shall be 2 business days. from issue of public notice in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier</li> <li>3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW.</li> <li>4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</li> <li>5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.</li> <li>6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.</li> </ol>
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject to, wherever relevant, purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis;</li> <li>2. Hindu Undivided Family (HUF) through Karta;</li> <li>3. Minor through parent / legal guardian (minor will be first and sole holder);</li> <li>4. Partnership Firms in the name of any one of the partner;</li> <li>5. Proprietorship in the name of the sole proprietor;</li> <li>6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860;</li> <li>7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;</li> <li>8. Schemes of other mutual funds registered with SEBI;</li> </ol>

	<ol style="list-style-type: none"> <li>9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorized to invest in mutual fund schemes under their trust deeds;</li> <li>10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis (NRIs or PIOs who are residents of United States of America and Canada cannot apply);</li> <li>11. Foreign Portfolio Investor registered with SEBI;</li> <li>12. Army, Air Force, Navy and other para-military units and bodies created by such institutions;</li> <li>13. Scientific and Industrial Research Organisations;</li> <li>14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India;</li> <li>15. Provident/ Pension/ Gratuity Fund to the extent they are permitted;</li> <li>16. Other schemes of Invesco Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;</li> <li>17. Trustee, AMC or Sponsor(s) or their associates;</li> <li>18. Qualified Foreign Investors (QFIs) through dematerialized account mode or unit confirmation receipt mode as specified in SEBI circular no. CIR/ IMD/DF/14/2011 dated August 9, 2011; and</li> <li>19. Such other individuals / institutions / body corporate etc. as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</li> </ol> <p><b>Note:</b> Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The Fund reserves the right to include new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
Who cannot invest	<ol style="list-style-type: none"> <li>1. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds.</li> <li>2. United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the United States of America and Residents of Canada as defined under the applicable laws of Canada.</li> <li>3. Persons residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs).</li> <li>4. Such other persons as may be specified by AMC from time to time.</li> </ol> <p>The Fund reserves the right to exclude existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
How to Apply and other details	<p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>. The list of the OPA / ISC are available on our website as well.</p> <p>For details on updated list of Official Points of Acceptance investors are requested to call 1800 209 0007 (toll-free) or contact the AMC branches or log on to our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>.</p>

	<p>The AMC has the right to designate additional centre of Registrar as the Official Points of Acceptance during the Ongoing Offer Period and change such centres, as it deems fit.</p> <p>Investors can also subscribe/ redeem the Units of the Scheme through MFSS and/ or NMF-II facility of NSE and BSE StAR MF of BSE and MF Utility facility during ongoing basis.</p> <p>In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme through our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a> as well as <a href="https://mfs.kfintech.com/mfs/">https://mfs.kfintech.com/mfs/</a>, an electronic platform provided by RTA. The facility to transact in the Scheme is also available through mobile application of RTA i.e. 'KFinKart'.</p> <p>Please refer to the SAI and Application form for further details and the instructions.</p> <p><b>OPA link:</b>  <a href="https://www.invescomutualfund.com/literature-and-form?tab=Scheme">https://www.invescomutualfund.com/literature-and-form?tab=Scheme</a></p> <p><b>Collecting bankers:</b> None</p> <p>It is mandatory for investors to mention in their application /redemption request, their bank name and account number.</p> <p><b>Cash Investments</b>  Currently, the option to invest in the Scheme through payment mode as Cash is not available.</p> <p>The Trustee to Invesco Mutual Fund reserves the right to change/modify above provisions at a later date.</p>
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Units once redeemed will be extinguished and will not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>There are no restrictions on transfer of Units of the Scheme whether held in Statement of Account (physical / non-demat) mode or dematerialised mode.</p> <p>Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and units held in Statement of Account (physical / non-demat) mode can be transferred in accordance with the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024. The facility for transfer of units held in physical / non-demat mode is available only through online mode via the transaction portals of KFin Technologies Ltd. ('KFin') and MF Central.</p> <p>For further details, please refer SAI.</p> <p><b>Pledge of Units</b>  The Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs) or any other body. The AMC and / or the Registrar will note and record such Pledge of Units. The AMC shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other</p>



	<p>body concerned and the Mutual Fund/AMC assumes no responsibility thereof.</p> <p>The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such Units.</p> <p><b>Lien on Units</b> For NRIs, the AMC may mark a lien on units in case documents which need to be submitted are not given in addition to the application form and before the submission of the redemption request.</p> <p>However, the AMC reserves the right to change operational guidelines for lien on units from time to time</p> <p><b>Restriction on Redemption / Switch-out of Units:</b> The Trustee may, in the general interest of the Unit holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, impose restriction on redemption of Units of the schemes (including plans/ options thereunder) of the Fund. The following requirements will be observed before imposing restriction on redemptions:</p> <ol style="list-style-type: none"> <li>1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as: <ol style="list-style-type: none"> <li>i. <b>Liquidity Issues:</b> When markets at large become illiquid affecting almost all securities rather than any issuer specific security.</li> <li>ii. <b>Market failures, exchange closure:</b> When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li>iii. <b>Operational Issues:</b> When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</li> </ol> </li> <li>2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days.</li> <li>3. Any imposition of restriction on redemption will be with specific approval of Board of AMC and Trustees and the same will be informed to SEBI immediately.</li> <li>4. When restrictions on redemption is imposed, the following procedure will be applied: <ol style="list-style-type: none"> <li>i. Redemption requests upto Rs. 2 lakh will not be subject to such restriction.</li> <li>ii. In case of redemption requests above Rs.2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restrictions and remaining part over and above Rs.2 lakh will be subject to such restrictions.</li> </ol> </li> </ol>
<p>Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in</p>	<p><b>For Subscription / purchase/ switch:</b></p> <ol style="list-style-type: none"> <li>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</li> </ol>

<p>all respects) should reach the official points of acceptance.</p>	<p>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</p> <p>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.</p> <p>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.</p> <p>For determining the applicable NAV for allotment of units in respect of purchase / switch-in to the Schemes, the following shall be ensured:</p> <ol style="list-style-type: none"> <li>Application / switch-in request is received before the applicable cut-off time.</li> <li>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.</li> <li>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).</li> <li>In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout.</li> </ol> <p><b>For redemption / repurchases / switch-outs:</b></p> <p>1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable.</p> <p>2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable.</p> <p><b>For Switches</b></p> <p>Valid applications for 'switch-out' shall be treated as applications for Redemption and the provisions of Cut-off Time and Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.</p>
<p>Minimum amount for purchase/redemption/switches</p>	<p><b>Minimum Amount (including Additional Amount) for subscription / purchase:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.</p> <p><b>Minimum Amount for switch-ins (including Additional Amount):</b> In case of investors opts for switch into the Scheme from the existing scheme(s) of Invesco Mutual Fund (subject to completion of Lock-in</p>

	<p>Period, if any) during the Ongoing Period, the minimum amount is Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.</p> <p><b>Minimum Amount for redemption / repurchase / switch-outs:</b> Rs. 1,000/- or 0.001 unit or account balance whichever is lower.</p>
Accounts Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, refer SAI.</p>
Dividend / IDCW	<p>The Dividend / IDCW payments will be transferred to the Unit holders within 7 business days from the record date.</p>
Redemption	<p>Under normal circumstances, the AMC shall transfer redemption or repurchase proceeds to unitholders within 3 (three) business days from the date of redemption or repurchase.</p> <p>However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, maturity proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances.</p>
Bank Mandate	<p>In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations, has made it mandatory for investors to mention in their Application /Redemption request, their bank name and account number.</p> <p>The normal processing time may not be applicable in situations where such details are not provided by Investors / Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit.</p> <p>The AMC offers its investors a facility to register multiple bank accounts in a folio. Individuals and HUFs investors can register upto five bank accounts at the folio level and non-individual investors can register upto ten bank accounts at the folio level.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds will be credited only in the verified bank account of the minor.</p> <p>Please refer to the SAI for more details.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p>In case the redemption or repurchase proceeds are not transferred made within 3 Business Days from the date of redemption under normal circumstances, the AMC shall pay interest of 15% p.a. for the period of delay along with redemption or repurchase proceeds. However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in</p>

	<p>consultation with SEBI, interest will be payable if the redemption or repurchase proceeds are not transferred within the applicable time frame prescribed for such exceptional circumstances.</p> <p>The IDCW payments will be transferred to the Unit holders within 7 business days from the record date. In case the AMC fails to transfer the IDCW within the above stipulated time it shall be liable to pay interest to the Unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. Interest for the delayed payment of IDCW shall be calculated from the record date.</p> <p>Further, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / Unit holders verification of identity or such other details relating to subscription for units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>The list of name(s) and addresses of investors of the Scheme in whose folios there would be unclaimed redemption/dividend amounts would be made available on our website (<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>). An investor can obtain details after providing his proper credentials (like PAN, date of birth, etc.) along with other security controls put in place by the AMC. Further, the process for claiming unclaimed redemption and dividend amounts and necessary forms/documents required for the same is also made available on our website.</p> <p>Further, pursuant to para 14.3 of SEBI Master Circular dated June 27, 2024 on treatment of unclaimed redemption and dividend amounts, redemption/dividend amounts remaining unclaimed based on expiry of payment instruments will be identified on a monthly basis and amounts of unclaimed redemption/dividend would be deployed in the respective Unclaimed Amount Plan(s) as follows:</p> <ul style="list-style-type: none"> <li>➤ Invesco India Liquid Fund - Unclaimed Redemption Plan - Below 3 Years</li> <li>➤ Invesco India Liquid Fund - Unclaimed Dividend Plan - Below 3 Years</li> <li>➤ Invesco India Liquid Fund - Unclaimed Redemption Plan - Above 3 Years</li> <li>➤ Invesco India Liquid Fund - Unclaimed Dividend Plan - Above 3 Years</li> </ul> <p>Exit load will not be charged in the above-mentioned plans and TER (Total Expense Ratio) of above plans will be capped as per the TER of direct plan of Invesco India Liquid Fund or at 50 bps, whichever is lower.</p> <p>Unclaimed Amount Plan(s) were launched for the limited purpose of deployment of unclaimed redemption and dividend amounts of the investors and will not be available for regular investments by investors or switches from existing plans/ schemes of the Fund.</p> <p>Investors who claim the unclaimed amount during a period of three years from the due date will be paid initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, will be paid initial unclaimed amount along-with the income earned on its deployment till the end of third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p>

	For details of characteristics of above Unclaimed Amount Plan(s), investors are requested to refer the Statement of Additional Information available on our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a> .
Disclosure w.r.t investment by minors	<p>In case of investments by Minor, the minor shall be the sole holder in the account. There shall not be any joint holder with the minor, either as the first holder or as joint holder. The Guardian of the minor should be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The Guardian shall submit the date of birth of the minor alongwith the supporting documents which are mandatory at the time of opening an account.</p> <p>Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with parent or legal guardian in accordance with the requirements of Para 17.6.1.a of SEBI Circular dated June 27, 2024. In accordance with Para 17.6.1.aa. of SEBI Master Circular dated June 27, 2024, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. Standing instructions like SIP, SWP, STP, IDCW Transfer Plan, etc. in respect of a minor's folio shall be registered / executed only till prior to the date of the minor attaining majority, even if such standing instructions in the mandate form might be for a period beyond that date. Minor Unit holder on becoming major shall submit application form along with prescribed documents to AMC/Registrar to change the status from Minor to Major. On the day the minor attains the age of majority, the folio of minor shall be frozen for operation by the guardian and any transactions (financial/ non-financial including fresh Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) registration after the date of minor attaining majority) will not be permitted until the documents to change the status are received by the AMC/RTA. For list of documents and procedure for change in status from minor to major, please refer SAI or website of the Fund i.e. <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date.</p>
Any other disclosure in terms of Consolidated Checklist on Standard Observations	There is no minimum balance requirement.
Benefits of investing in Invesco India Gold ETF Fund of Fund	<ol style="list-style-type: none"> <li>Investors can take exposure to Gold without having depository (demat) account.</li> <li>The Scheme offers add on facilities viz. SIP, STP whereby an investor can enjoy benefits of systematic investing like: <ul style="list-style-type: none"> <li>Small, regular investments: A simple way to take exposure to gold by investing small amounts. Small but regular investments go a long way in creating wealth in long term.</li> <li>Rupee cost averaging: Fewer units during rising markets and more units during falling markets, thereby reduces the average cost per unit.</li> <li>No need for 'timing the markets': No need to select the right time and quantity to buy and sell as timing is risky and time consuming. It eliminates the need to actively track the gold prices.</li> </ul> </li> <li>An investor of Invesco India Gold ETF Fund of Fund can subscribe and redeem Units on all Business Days directly from the Fund,</li> </ol>

	while purchase and sale of units of Invesco India Gold ETF is a factor of liquidity on the Stock Exchange.																					
4.	An investor can directly subscribe/ redeem Units through physical/ demat mode at the various designated investor service center across the country thereby making it easily accessible and convenient.																					
5.	Investing in gold through Invesco India Gold ETF Fund of Fund may be cost efficient in comparison to investing in gold through Invesco India Gold ETF. If an investor is subscribing Rs. 50,000/- each in Invesco India Gold ETF through the dematerialized mode and Invesco India Gold ETF Fund of Fund through physical application (account statement mode), the comparative analysis of charges is as follows:																					
<table><tr><th>Type of Charges</th><th>Invesco India Gold ETF through Demat Mode</th><th>Invesco India Gold ETF Fund of Fund through Account Statement Mode<sup>#</sup></th></tr><tr><td>Account Opening charges</td><td>Nil</td><td>Nil</td></tr><tr><td>Annual Maintenance charges of Demat Account</td><td>Rs. 250 - Rs. 750</td><td>Nil</td></tr><tr><td>Delivery brokerage charges</td><td>Rs. 25 - Rs.175</td><td>Nil</td></tr><tr><td>Transaction charges</td><td>Rs. 25</td><td>Nil</td></tr><tr><td>Annual Scheme Recurring Expenses</td><td>Rs. 275</td><td>Rs. 500*</td></tr><tr><td>Total...</td><td>Rs. 550 - Rs. 1200</td><td>Rs. 500</td></tr></table>		Type of Charges	Invesco India Gold ETF through Demat Mode	Invesco India Gold ETF Fund of Fund through Account Statement Mode <sup>#</sup>	Account Opening charges	Nil	Nil	Annual Maintenance charges of Demat Account	Rs. 250 - Rs. 750	Nil	Delivery brokerage charges	Rs. 25 - Rs.175	Nil	Transaction charges	Rs. 25	Nil	Annual Scheme Recurring Expenses	Rs. 275	Rs. 500*	Total...	Rs. 550 - Rs. 1200	Rs. 500
Type of Charges	Invesco India Gold ETF through Demat Mode	Invesco India Gold ETF Fund of Fund through Account Statement Mode <sup>#</sup>																				
Account Opening charges	Nil	Nil																				
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Delivery brokerage charges	Rs. 25 - Rs.175	Nil																				
Transaction charges	Rs. 25	Nil																				
Annual Scheme Recurring Expenses	Rs. 275	Rs. 500*																				
Total...	Rs. 550 - Rs. 1200	Rs. 500																				
Delivery brokerage in the above example is in the range of 0.05% to 0.35%. The above charges may vary for different brokers. Charges like documentation charges for opening trading/demat account, Goods and Services Tax, health and education cess, exchange levy and stamp duty is applicable on the transactions in dematerialized mode.																						
*. Rs.275/- (Recurring expenses of Invesco India Gold ETF @ 0.55% p.a.) + Rs.225/- (Recurring expenses of Invesco India Gold ETF Fund of Fund @ 0.45% p.a.). The total recurring expense levied to Invesco India Gold ETF Fund of Fund (including recurring expenses of Invesco India Gold ETF) will not exceed 1.00% p.a.																						
<sup>#</sup> Investors have an option to hold units in demat mode.																						
<b>Note:</b> Annual Scheme Recurring Expenses levied to Invesco India Gold ETF for March 31, 2024 (audited): 0.55%																						

### III. OTHER DETAILS

#### A. Details of underlying fund.

Underlying Fund	Invesco India Gold Exchange Traded Fund					
Benchmark	Price of Gold					
Investment Objective	To generate returns that closely correspond to the returns provided by investment in physical gold in the domestic market, subject to tracking error.					
	There is no assurance that the investment objective of the Scheme will be achieved.					
Investment Strategy	<p>The fund will be managed passively with investments in physical gold and will endeavor to track the performance and yield of its underlying asset viz. gold.</p> <p>Investments in physical gold will be made regardless of any investment merit. The fund intends to follow a fully invested approach and will have a minimum exposure of 95% of its assets in gold and gold bullion at all times.</p> <p>The fund may buy and sell gold at different points of time during the trading session which may or may not correspond to the closing price of gold, maintain cash to meet its liquidity requirement which may result in the Scheme having tracking error and to that extent the performance of the Scheme may not commensurate with the performance of its underlying asset.</p> <p>The Tracking Error based on past one year rolling data shall not exceed 2%. In case the tracking error of the Scheme exceeds 2% due to unavoidable circumstances in the nature of force majeure which are beyond the control of the AMC, then the same will be brought to the notice of the Trustees with the corrective action by the AMC.</p> <p>The Scheme may also invest in the instrument having gold as underlying, as and when permitted by SEBI. Warehouse receipts and other permitted securities linked to gold prices and Units of International Gold ETF are some of the instruments in which the Scheme may invest as and when permitted by SEBI.</p>					
TER	<p>Annualised Expenses charged as on September 30, 2024: <b>0.55 %</b>.</p> <p>The investor will bear the recurring expenses of the Scheme, in addition to the expenses of underlying scheme</p> <p>The total expenses of the Scheme including the expenses of Underlying Fund shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations.</p>					
AuM	124.08 crores (as of September 30, 2024)					
Year wise performance		2023	2022	2021	2020	2019
	Underlying Fund	12.89%	14.24%	-4.42%	26.61%	23.21%
	Benchmark	13.72%	15.10%	-4.01%	27.39%	23.97%
Top 10 Holding	Top 10 holding of the underlying fund as on September 30, 2024					
	Sr. No.	Particulars			% of Net Assets	
	1.	Gold			99.20%	
	2.	Cash & Cash Equivalent			0.80%	
Asset allocation of the Underlying Fund	<p>Physical gold: 95%-100%</p> <p>Debt &amp; Money Market Instruments: 0 - 5%</p>					

## B. Periodic Disclosures

Half yearly disclosures	<p>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on the website of Mutual Fund (<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) in a user-friendly and downloadable spreadsheet format as per the timelines given below:</p> <table><tr><th>Particulars</th><th>Timeline</th><th>Link to access the portfolio</th></tr><tr><td>Monthly Portfolio (as on the last day of the month)</td><td>within 10 days from the close of each month</td><td>AMC: <a href="https://www.invescomutualfund.com/literature-and-form?tab=Complete">https://www.invescomutualfund.com/literature-and-form?tab=Complete</a>  AMFI: <a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a></td></tr><tr><td>Half Yearly Portfolio (as on 31<sup>st</sup> March &amp; 30<sup>th</sup> September)</td><td>Within 10 days of each half year</td><td>AMC: <a href="https://www.invescomutualfund.com/literature-and-form?tab=HalfYearlyHoldings">https://www.invescomutualfund.com/literature-and-form?tab=HalfYearlyHoldings</a>  AMFI: <a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a></td></tr></table>	Particulars	Timeline	Link to access the portfolio	Monthly Portfolio (as on the last day of the month)	within 10 days from the close of each month	AMC: <a href="https://www.invescomutualfund.com/literature-and-form?tab=Complete">https://www.invescomutualfund.com/literature-and-form?tab=Complete</a>  AMFI: <a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a>	Half Yearly Portfolio (as on 31 <sup>st</sup> March & 30 <sup>th</sup> September)	Within 10 days of each half year	AMC: <a href="https://www.invescomutualfund.com/literature-and-form?tab=HalfYearlyHoldings">https://www.invescomutualfund.com/literature-and-form?tab=HalfYearlyHoldings</a>  AMFI: <a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a>
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	For further details, kindly refer SAI.									
Half yearly results	<p>The soft copy of unaudited half yearly financial results of the Scheme as on March 31 and September 30, each year, will be hosted on the website of the Mutual Fund (<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>) and on AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within one month from the close of each half year (i.e. on 31<sup>st</sup> March and on 30<sup>th</sup> September). The link to access unaudited half yearly scheme financials is as follows:</p> <table><tr><td>AMC Website</td><td><a href="https://www.invescomutualfund.com/about-us?tab=Financials">https://www.invescomutualfund.com/about-us?tab=Financials</a></td></tr><tr><td>AMFI Website</td><td><a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a></td></tr></table>	AMC Website	<a href="https://www.invescomutualfund.com/about-us?tab=Financials">https://www.invescomutualfund.com/about-us?tab=Financials</a>	AMFI Website	<a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a>					
AMC Website	<a href="https://www.invescomutualfund.com/about-us?tab=Financials">https://www.invescomutualfund.com/about-us?tab=Financials</a>									
AMFI Website	<a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a>									
	For further details, kindly refer SAI.									
Annual Report	<p>The scheme wise annual report and / or abridged summary thereof shall be hosted on the website of the Mutual Fund (<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>) and on AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 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).</p> <p>The link to access Scheme Annual Report is as follows:</p> <table><tr><td>AMC Website</td><td><a href="https://www.invescomutualfund.com/about-us?tab=Financials">https://www.invescomutualfund.com/about-us?tab=Financials</a></td></tr><tr><td>AMFI Website</td><td><a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a></td></tr></table>	AMC Website	<a href="https://www.invescomutualfund.com/about-us?tab=Financials">https://www.invescomutualfund.com/about-us?tab=Financials</a>	AMFI Website	<a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a>					
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	For further details, kindly refer SAI.									
Disclosure of Risk-o-Meter	<p>The Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"><li>1. Low Risk</li><li>2. Low to Moderate Risk</li><li>3. Moderate Risk</li><li>4. Moderately High Risk</li><li>5. High Risk and</li><li>6. Very High Risk</li></ol> <p>Risk-o-meter disclosed in the product label of the Scheme is based on the Scheme portfolio as on September 30, 2024. The AMC will evaluate the Risk-</p>									



	<p>o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure within 10 days from the close of each month on our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). Further on an annual basis, the AMC shall disclose the risk level of schemes along with number of times the risk level has changed over the year on our website <a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a> and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p>Any change in the risk-o-meter will be communicated by way of Notice-cum-Addendum uploaded on website of the Mutual Fund (<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>) and by way of an email / SMS to the Unit holders of the Scheme.</p>
Scheme Summary Document (Point 69 of Policy Related emails issued by SEBI Master Circular dated June 27, 2024)	The AMC has provided on its website a scheme summary document which contains details of all the Schemes viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML). Scheme summary document shall be updated by the AMCs on a monthly basis i.e. by 15th of every month or within 5 working days from the date of change or modification in the scheme information.
Tracking Error and Tracking Difference (Disclosures Pursuant to Para 3.6.3 of SEBI Master Circular dated June 27, 2024)	<p>The Tracking Error based on the past one year rolling data will be disclosed on a daily basis on the website of the AMC and AMFI.</p> <p>Along with tracking error, tracking difference will also be disclosed on the website of the AMC (<a href="http://www.invescomutualfund.com">www.invescomutualfund.com</a>) and AMFI on monthly basis for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units of the Scheme.</p>

### C. Transparency / NAV Disclosure

The Direct Plan under the Scheme will have a separate NAV.

The AMC will calculate the NAVs on daily basis. 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)) on or before 10.00 a.m. on the next Business Day. If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

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 NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.

### D. Transaction Charges and Stamp Duty

**Transaction Charges:** The AMC has discontinued the payment of transaction charges to distributors effective March 22, 2024. Accordingly, no transaction charges will be deducted from the subscription amount (lumpsum or Systematic Investment Plan) and the full amount of subscription (after deduction of statutory charges, if any) will be invested in the scheme.

**Stamp Duty:** A stamp duty @ 0.005% of the Transaction Value will be levied on applicable mutual fund transactions i.e. purchases (including switch-in, IDCW reinvestment etc.). The stamp duty will be arrived at using inclusive method of calculation. 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.

Please refer SAI for further details.

**E. Associate Transactions**

Please refer to Statement of Additional Information (SAI)

**F. Taxation**

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

**For units acquired prior to 1 April 2023**

<b>Taxability in the hands of</b>		
	<b>1. Resident Investor</b>	<b>Mutual Fund</b>
<b>Dividend*</b>		
Tax on Dividend	As per respective slab rate or corporate tax rate applicable to the investor	NIL
<b>Capital Gains*</b>		
Long Term	<ul style="list-style-type: none"> <li>For redemption before 23 July 2024 and holding units for more than 36 months – 20% (<b>with</b> indexation)</li> <li>For redemption on or after 23 July 2024 and holding units for more than 24 months – 12.5% (without indexation)</li> </ul>	NIL
Short Term	As per respective slab rate or corporate tax rate applicable to the investor	NIL
	<b>2. Non- resident Investors [other than Foreign Portfolio Investors ('FPIs')]</b>	<b>Mutual Fund</b>
<b>Dividend*</b>		
Tax on Dividend	As per respective slab rate or corporate tax rate applicable to the investor	NIL
<b>Capital Gains*</b>		
Long Term	<ul style="list-style-type: none"> <li>For redemption before 23 July and holding units for more than 36 months – 10% (without indexation)</li> <li>For redemption on or after 23 July 2024 and holding units for more than 24 months – 12.5% (without indexation)</li> </ul>	NIL
Short Term	As per respective slab rate or corporate tax rate applicable to the investor	NIL
	<b>3. FPIs</b>	<b>Mutual Fund</b>
<b>Dividend*</b>		
Tax on Dividend	20%	NIL
<b>Capital Gains*</b>		
Long Term	<ul style="list-style-type: none"> <li>For redemption before 23 July 2024 and holding units for more than 36 months – 10% (without indexation)</li> <li>For redemption on or after 23 July 2024 and holding units for more than 24 months – 10% (without indexation)</li> </ul>	NIL
Short Term	30%	NIL

\* plus applicable surcharge and Health & Education cess

**Note:** FoFs investing 65% or more of their total proceeds in Debt Mutual Fund / Specified Mutual Fund as defined below. Such FoFs are also classified as Specified Mutual Funds.

**For units acquired on or after 1 April 2023 - Specified Mutual Fund**

Taxability in the hands of		
	1. Resident Investor	Mutual Fund
<b>Dividend*</b>		
Tax on Dividend	As per respective slab rate or corporate tax rate applicable to the investor	NIL
<b>Capital Gains*</b>		
Long Term	Not Applicable	Not Applicable
Short Term	As per respective slab rate or corporate tax rate applicable to the investor	NIL
	2. Non- resident Investors [other than Foreign Portfolio Investors ('FPIs')]	Mutual Fund
<b>Dividend*</b>		
Tax on Dividend	As per respective slab rate or corporate tax rate applicable to the investor	NIL
<b>Capital Gains*</b>		
Long Term	Not Applicable	Not Applicable
Short Term	As per respective slab rate or corporate tax rate applicable to the investor	NIL
	3. FPIs	Mutual Fund
<b>Dividend*</b>		
Tax on Dividend	20%	NIL
<b>Capital Gains*</b>		
Long Term	Not Applicable	Not Applicable
Short Term	30%	NIL

\* plus applicable surcharge and Health & Education cess

**Notes:** Specified Mutual Fund as per the Act, means a mutual fund acquired after 1 April 2023, where, up to 1 April 2025, not more than 35% of its total proceeds are invested in equity shares of domestic companies; or where, on or after 1 April 2025, more than 65% of its total proceeds are invested in debt and money market instruments. The percentage of equity shareholding / investment in debt and money market instruments shall be computed with reference to the annual average of the daily closing figures.

**G. Rights of Unitholders**

Please refer to Statement of Additional Information (SAI)

**H. List of official points of acceptance :** Please click on the link below for List of Official Points of acceptance / investor service centres

<https://www.invescomutualfund.com/literature-and-form?tab=Scheme>

**I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority.**

This section shall contain the details of penalties, pending litigation, etc. for the last 5 financial years and where the penalty was more than 5 lakhs by any regulatory authority is as follows:

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

**Nil**

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against

Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

A show cause notice was issued by the Securities and Exchange Board of India (SEBI) on August 9, 2023 and was duly responded on October 25, 2023. The Noticees preferred settlement of the matter under SEBI (Settlement Proceedings) Regulations, 2018, without admitting or denying the findings of facts and conclusions of law. The said matter was resolved and disposed of vide a settlement order dated April 24, 2024, bearing reference number 'SO/AA/MS/2024-25/7496', in accordance with the provisions of the SEBI (Settlement Proceedings) Regulations, 2018.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

A civil suit has been filed by an ex-employee of Invesco Asset Management (India) Limited ("AMC") before the High Court of Judicature of Bombay ("Suit"), contesting the termination of his employment by the AMC. The Suit is in the nature of employment litigation and will be defended by the AMC in the regular course.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Nil

Please click on the link below to access the real time data on Penalties, Pending Litigations or proceeding etc.:

<https://www.invescomutualfund.com/literature-and-form?tab=Scheme>

**Notes:**

1. Any amendments / replacement / re-enactment of SEBI (MF) Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Scheme Information Document.
2. The Scheme under this Scheme Information Document was approved by the Trustee in their Board Meeting held March 16, 2011.
3. This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments.
4. **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

**For and on behalf of the Board of Directors of  
Invesco Asset Management (India) Pvt. Ltd.  
(Investment Manager for Invesco Mutual Fund)**

**Place:** Mumbai  
**Dated:** November 29, 2024

**Sd/-  
Saurabh Nanavati  
Chief Executive Officer**

## A. OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION

### INVESCO ASSET MANAGEMENT (INDIA) PRIVATE LIMITED - Ongoing basis

• **Ahmedabad:** 303/A, Rindroop 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:** Idea Co-working Business Center, Cabin No.C-2, 2nd Floor, S.C.O.32, 33, 34, Sector-17-C, Chandigarh - 160 017. Tel. No.: 9988812807. • **Chennai:** Door#2, 2nd Floor, Sun Plaza, #39 G.N.Chetty Road, Near Kamarajar Arangam, Chennai - 600006. Tel. No. 9043000628. • **Delhi:** 710, 711 & 712 Prakashdeep Building, 7th Floor, Tolstoy Marg, NewDelhi - 110001. Tel. No.: 011 43789000. • **Hyderabad:** 2nd Floor, S.B. Towers, H.No.6-3-354, Road No.1, Banjara Hills, Landmark: Punjagutta X Road, Beside Himalaya Book Store, Hyderabad-500034. Tel. No.: 9030015457. • **Indore:** Room No. 216, 2nd Floor, Starlit Tower, Y. N. Road, Indore -452 001. Tel. No.: 7415000281. • **Jaipur:** 204, 2nd Floor, 'Brij Anukampa' Ashok Marg, C-Scheme, Jaipur - 302 001. Tel. No.: 07737000761.

## B. LIST OF INVESTOR SERVICE CENTRES OF KFIN TECHNOLOGIES LIMITED, 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

### Registrar & Transfer Agent : Kfin Technologies Limited

**Contact Details:** Unit - Invesco Mutual Fund, Selenium Building, Tower – B, Plot No 31 & 32, Financial District Nanakramguda, Serilingampalle (M), Hyderabad, Telangana 500032.  
 Tel.No.: 1800 309 4034 • Email: investorsupport.mfs@kfinetech.com • Website: www.kfinetech.com

• **Agartala:** OLS, RMS Chowmuhani, Mantri Bari Road, 1st Floor Near, Traffic Point, Tripura West, Agartala - 799 001. Tel. No.: 0381-2388519. • **Agra** House No. 17/2/4, 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, ABC-I, 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** Shop No 25, Ground Floor, Yamuna Tarang complex, Murtizapur Road, N.H. No- 6, Opp. Radhakrishna Talkies, Akola, Maharashtra, Akola - 444 001 Tel. No.: 0724 2451874. • **Aligarh** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh-202001. Tel. No.: 7518801802. • **Allahabad** Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26, Tashkent Marg, Civil Station, Prayagraj, Uttar Pradesh, Prayagraj - 211 001. Tel.No.: 7518801803. • **Alwar** Office Number 137, First Floor, Jai Complex Road No - 2, Alwar, Rajasthan - 301001. Tel. No.: 0144-4901131. • **Ambala** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant. Ambala, Haryana, Ambala -133 001. Tel.No.:7518801804. • **Amravati** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati - 446001. Tel. No.: 0721 2569198. • **Amritsar** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel. No.: 0183-5053802. • **Anand** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380001. Tel. No.: 9081903038. • **Ananthapur** #13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001. Tel. No.: 9515144445. • **Asansol** 112/N, G. T. Road, Bhanga Pachil, G.T. Road, Paschim Bardhaman, West Bengal - Asansol - 713303. Tel. No.: 0341-2220077. • **Aurangabad** Shop No B 38, Motiwalla Trade Center, Nirala Bazar, Aurangabad 431001. Tel. No.: 0240 2343414. • **Azamgarh** Shop no. 18 G. Floor, Nagarpalika, Infront of Treasury office, Azamgarh, Uttar Pradesh, Azamgarh - 276 001. Tel. No.: 7518801805. • **Balasore** 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Orissa, Balasore - 756 001. Tel.No.:06782-260503. • **Bangalore** No 35, Puttanna Road, Basavanagudi, Bangalore - 560 004. Tel.No.:080-26602852. • **Bankura** Plot nos. 80/1/A, Natunchati Mahalla, 3rd floor, Ward no-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. Tel. No.: 9434480586. • **Bareilly** 1st Floor Rear Side, A-Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001 Tel. No.: 7518801806. • **Baroda** 1st Floor, 125 Kanha Capital, Opp. Express Hotel, RC Dutt Road, Alkapuri, Baroda, Gujarat, Baroda -390 007. Tel.No.: -0265235306/07. • **Begusarai** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar, Begusarai - 851 101. Tel. No.: -7518801807/9693344717. • **Belgaum** Premises No 101 CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum-590 011. Tel.No.: 0831 2402544. • **Bellary** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary 583103. Tel. No.: 0839 - 2254750. • **Berhampur** (Or) Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar,Near Lohiya Motor, Berhampur (Or), Orissa - 760001. Tel. No.: 0680-2228106. • **Bhagalpur** 2nd Floor, Chandralok Complex, Gantaghar, 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 -Z-3-01043 Goniana Road Opposite Nippon India Mf, Gt Road, Near Hanuman Chowk, Bhatinda - 151 001. Tel.No.: 0164- 5006725. • **Bhavnagar** 303, Sterling Point, Waghawadi Road, Bhavnagar - 364001. Tel. No.: 02783 003149. • **Bhilai** Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai, Chhattisgarh - 490 020. Tel. No.: 7884901014. • **Bhilwara** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara - 311001. Tel.No.:01482-246362/246364. • **Bhopal** SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal 462011. Tel. No.: 0755-4092712. • **Bhubaneswar** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel. No.: 0674 2548981. • **Bikaner** H. No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan, Bikaner - 334 001. Tel. No.: -0151-2943850. • **Bilaspur** Anandam Plaza; Shop No.306, 3rd Floor, Vyapar Vihar Main Road, Bilaspur, Chhatisgarh, Bilaspur - 495 001. Tel. No.: 07752-443680. • **Bokaro** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City, Bokaro - 827004. Tel. No.: 7542979444. • **Burdwan** Saluja Complex 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwan-East, Burdwan, West Bengal, Burdwan-713 101. Tel. No.: 0342 2665140. • **Calicut** 2nd Floor, Manimuriyal Centre, Bank Road, 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** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. Tel. No.: 044 4028512. • **Chinsurah** 96, Po: Chinsurah, Doctors lane, Chinsurah, West Bengal, Chinsurah - 712 101. Tel. No.: 033-26810164. • **Cochin** Door No.:61/2784 Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram Ernakulam, Kerala. Ernakulam - 682 015. Tel. No.: 0484-4025059. • **Coimbatore** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel. No.: 0422 4388011. • **Cuttack** Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjacent to, Reliance Trends, Dargha Bazar, Cuttack - 753 001. Tel. No.: 0671-2956816. • **Darbhanga** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar, Darbhanga - 846 004. Tel. No.: -7739299967. • **Davangere** D. No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Mandal, Karnataka, Davangere - 577 002. Tel. No.: 0819-2258714. • **Dehradun** Shop No-809/799 , Street No-2 A, Rajendra Nagar, Near Sheeha Sweets, Kaulagarh Road, Dehradun - 248 001. Tel. No.: 7518801810. • **Deoria** K. K. Plaza, Above Apurwa Lounge, Civil Lines Road, in the city of Deoria, Uttar Pradesh, Deoria - 274 001. Tel.No.:7518801811. • **Dhanbad** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel. No.: 9264445981. • **Dhule** Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424001. Tel. No.: 02562 282823. • **Durgapur** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur - 713216. Tel. No.: 0343 651211. • **Eluru** D.No. 23A-7/2/73,

• **Kanpur:** 1st Floor, KAN Chambers, 14/113 Civil Lines, Kanpur - 208 001. Tel. No.: 9044051658.  
 • **Kolkata:** Room No. 7E, 235/2A, 7th Floor, Millennium Building, Acharya Jagdish Chandra Bose Road, Kolkata - 700 020. Tel.: 033-40639115. • **Lucknow:** 304, 3rd Floor, SKY HI Chamber, Park Road, Hazratganj, Lucknow, Uttar Pradesh. Lucknow - 226 001. Tel. No.: -0522-4000841/4000149. • **Mumbai (H.O.):** 2101-A, A Wing, 21st Floor, Marathon Futurex, N.M. Joshi Marg, Lower Parel, Mumbai - 400013. Tel. No. 022 67310000. • **Nashik:** Office No. S-12, 2nd Floor, Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nashik, Maharashtra, Nashik - 422 002. Tel. No: +91 253 3557192. • **Panaji:** OfficeNo.9, 2nd Floor, Navelkar Trade Center, Mahatma Gandhi Road, Panjim, Goa - 403 001. Tel. No:0832-6650402. • **Patna:** No. 304, Ashiyana Hariniwas Complex, Dak Banglow Road, Patna - 800001. Tel. No.: 09264457840. • **Pune:** Office No. 2, 1st Floor, Aditya Centeegra, CTS No. 930, Plot No. 314, FC Road, Pune - 411 005, Maharashtra. Tel. No.: -020-29953715. • **Vadodara:** Upper Ground Floor No-06, Concord Complex, Above Deepak Garments, Near Kabir Kitchen Restaurant, Alkapuri Vadodara - 390007. Tel. No.: 0265 - 2338446.

K K S Plaza, Munukutla Vari Street, Opp. Andhra Hospitals, R R Peta, West Godavari Dist., Eluru - 534 002. Tel. No.: 08812 227851. • **Erode** Address No 38/1, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Ground Floor, Erode, Tamil Nadu, Erode - 638 003. Tel. No.:0424-4021212. • **Faridabad** A-2B 2nd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad 121001. Tel. No.: 7518801812. • **Ferozpur** The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur -152002. Tel. No.: 01632 241814. • **Gandhidham** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel. No.: 9081903027. • **Gandhinagar** 138 -Suyesh solitaire, Nr. Podar International School, Kudasana, Gujarat, Gandhinagar - 382 421. Tel. No.: 079 23244955. • **Gaya** Property No. 711045129, Ground Floor Hotel Skylark, Swaraipuri Road, Gaya - 823 001. Tel. No.: 0631-2220065. • **Ghaziabad** FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh, Ghaziabad -201001. Tel.No.:7518801813. • **Ghaziपुर** House No.148/19, Mahua Bagh, in the city of Ghazipur, Uttar Pradesh, Ghazipur - 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.: 7518801816. • **Guntur** 2nd Shatter, 1st Floor. House no. 6-14-48, 14/2 Lane, Arundal Pet, Guntur, Andhra Pradesh, Guntur - 522 002. Tel. No.: (0863) 2339094. • **Gurgaon** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. Tel. No.: 7518801817. • **Guwahati** Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. Tel. No.: 0361-3501536/37. • **Gwalior** City Centre, Near Axis Bank, Gwalior - 474 011. Tel. No.: 7518801818. • **Haldwani** Shop No. 5, KMVN Shopping Complex, Haldwani, Uttarakhand, Uttarakhand - 263139. Tel. No.: 7518801819. • **Haridwar** Shop No. 17, 1st Floor, Bhatia Complex Near Jamuna Palace, Haridwar - 249 410. Tel. No.: 7518801820. • **Hassan** SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmims Boys Hostel, Hassan 573201. 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.: 01882-500143. • **Hubli** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580 029. Tel. No.: 0836-2252444. • **Hyderabad** (Gachibowli) Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. Tel. No.: 040-7965122. • **Hyderabad** No:303, Vamsee Estates, Opp. Bigbazaar, Ameerpet - 500 016. Tel. No.: 040-44857874 / 75 / 76. • **Indore** 101 Diamond Trade Center, 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, Jaee Vishwa, 3rd Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel. No.: 9421521406. • **Jalpaiguri** D B C Road, Opp. Nirala Hotel, Jalpaiguri, West Bengal. Jalpaiguri - 735 101. Tel. No.: 03561-222136. • **Jammu** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu, Jammu & Kashmir - 180004. Tel. No.: 0191-2470973. • **Jamnagar** 131 Madhav Plaza, Opp SBI Bank, Nr Lam Bungalow, Jamnagar - 361 008. Tel. No.: 0288 3065810. • **Jamshedpur** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jharkhand, Jamshedpur - 831 001. Tel.No.:6572912170. • **Jhansi** 1st Floor, Puja Tower, Near 4 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 Arora Moter, Service Centre, Near Bombay Moter Circle, Jodhpur - 342 003. Tel. No.: 7737014590. • **Junagadh** Shop No. 201, 2nd Floor, V-ARCADE Complex, Near Vanzari Chowk, M.G. Road, Junagadh - 362 001. 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. • **Kalyani** Ground Floor, H. No. B-7/27S, Kalyani HO, Nadia, West Bengal, Kalyani - 741 235. Tel. No.: +91 - 9883018948. • **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, H.No. 7-2-607, Sri Matha Complex, Mankammathota, KarimNagar, Telangana, Andhra Pradesh - 5050001. Tel. No.: 0878-2244773. • **Karnal** 3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal, Haryana, Karnal -132 001. Tel. No.: -0184-2252524. • **Karur** No 88/11, BB plaza, NRMF street, K S Mess Back side, Karur - 639 002. Tel. No.: 04324-241755. • **Kharagpur** SBI Building, Malancha Road, Holding No 254/220, Ward No.16, PO Kharagpur, PS - Kharagpur, Dist - Paschim Medinipur, West Bengal, Kharagpur - 721304. Tel. No.: 3222253380. • **Kolhapur** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel. No.: 0231 2653656. • **Kolkata** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata, West Bengal. Kolkata -700 071. Tel. No.: 03366285900. • **Kollam** Sree Vigneswara Bhavan, Shastri Junction, Kollam, Kerala Kollam - 691 001. Tel. No.: -0474-2747055. • **Korba** Office No. 202, 2nd Floor, QUBE 97, ICRC Transport Nagar Korba, Chhattisgarh, Korba - 495 671. Tel. No.: +91 - 7000544408. • **Kota** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324 007. Tel. No.: 0744-5100964. • **Kottayam** 1st Floor Csiacsension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel. No.: 9496700884. • **Kurnool** Shop No 47, 2nd Floor, S komda Shopping mall, Kurnool - 518 001. Tel. No.: 08518-228550. • **Lucknow** Ist Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001. Tel. No.: 0522-4061893. • **Ludhiana** Sco - 122, 2nd Floor, Above HDFC MF, Feroze Gandhi Market, Ludhiana, Punjab, Ludhiana - 141 001. Tel. No.: 0161-4670278. • **Madurai** No. 6-17/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625 001. Tel. No.: -0452-2605856. • **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** Shop No – 305, 3rd Floor Marian Paradise Plaza, Bunts Hostel Road, Dakshina Kannada, Mangalore, Karnataka, Mangalore – 575003. Tel No.: +91 08242496289 • **Margao** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao - 403601 Tel. No.: 0832-2957253 • **Mathura** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, in the city of Mathura, Uttar Pradesh, Mathura - 281 001. Tel No.:7518801834 • **Meerut** Shop No.111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250 001, Uttar Pradesh. Tel No.: 7518801835 • **Mehsana** FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384002. Tel. No.: 02762-242950 • **Mirzapur** Second Floor, Triveni Campus, Ratanganj, Mirzapur, Uttar Pradesh Mirzapur - 231 001. Tel No.: +91-05442-265528 • **Moga** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001. Tel. No.: 01636 230792 • **Moradabad** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, in the city of Moradabad, Uttar Pradesh, Moradabad - 244 001. Tel No.:7518801837 • **Morena** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena, Madhya Pradesh, Morena - 476 001. Tel No.:7518801838 • **Mumbai** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai - 400 092. Tel. No.: 9673606377 • **Mumbai** 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange) Next to Union Bank, Fort, Mumbai- 400 001, Maharashtra. Tel No.: 022-46052082 • **Mumbai** Office No. 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M. V. Road, Andheri East, Opp. Andheri Court, Mumbai, Maharashtra. Mumbai – 400 069. Tel No.: 022 - 4673366 • **Muzaffarpur** 1st Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar, Muzaffarpur - 842 001. Tel No.:7518801839 • **Mysore** No. 2924, 2nd Floor, 1st Main, 5th Cross Saraswathi Puram, Mysore - 570 009. Tel. No.: 0821-2438006 • **Nadiad** 311-3rd Floor City Center, Near Paras Circle Nadiad, State - Gujarat, Nadiad - 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, Dharampeth, Nagpur Maharashtra - 440 010. Tel. No.: 0712-2533040 • **Nanded** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. Tel. No.: 02462 237885 • **Nasik** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 Tel. No.: 0253-6608999 • **Navsari** 103, 1st Floor, Landmark Mall Near Sayaji Library Navsari - 396445. Tel. No.: 9081903040 • **New Delhi** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel. No.: 011 43681700 • **Noida** F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301. Tel No.:7518801840 • **Palghat** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad - 678001. Tel. No.: 9895968533 • **Panjim** H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim - 403 001. Tel No.: 0832-2426874 • **Panipat** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel. No.: 7518801841 • **Pathankot** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot - 145001. Tel. No.: 0186-5074362 • **Patiala** B- 17/423 Opp. Modi College, Lower Mall, Patiala - 147 001. Tel No.: 0175-5004349 • **Patna** Flat No. 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna, Bihar, Patna- 800 001 Tel. No.: 06124149382 • **Pondicherry** No 122(10b), Muthumariamman Koil Street, Pondicherry - 605 001. Tel No.: 0413-4300710 • **Pune** Office # 207-210, 2nd Floor, Kamla Arcade, JM Road. Opposite, Balgandharva, Shivaji Nagar, Pune - 411 005. Tel No.: 020-46033615 • **Raipur** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur (C.G.) - 492001. Tel. No.: 0771-4912611 • **Rajahmundry** D. No: 6-7-7, 1st Floor, Sri Venkata Satya Nilayam, Vadrevu vari Veedhi, T - Nagar, Rajahmundry, Andhra Pradesh Rajahmundry – 533 101. Tel No.: 0883-2442539 • **Rajkot** 302, Metro Plaza, Near Moti Tanki Chowky,Rajkot - 360001. Tel. No.: 9081903025 • **Ranchi** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi, Jharkhand, Ranchi - 834 001. Tel No.: +91 06512330160 • **Ratlam** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh, Ratlam - 457 001. Tel No.: +91 -9907908155 • **Rewa** Shop No. 2, Shree Sai Anmol Complex, Ground Floor Opp Teerth Memorial Hospital, Rewa - 486 001. Tel No.: 7518801843 • **Rohtak** Office No: 61, First Floor Ashoka Plaza, Delhi Road, Rohtak, Haryana. Rohtak – 124 001. Tel No.: +91 7518801844. • **Roorkee** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee, Uttaranchal, Roorkee-247 667. Tel. No.: 7518801845 • **Rourkela** 2nd Floor, Main Road Udit Nagar, Sundargarh, Rourekla - 769 012. Tel No.: 0661-2500005

• **Sagar** 2nd floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002. Tel. No.: 07582 402404

• **Saharanpur** 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Uttar Pradesh. Saharanpur – 247 001. Tel No.: +91 - 0132-2990945 • **Salem** No.6, NS Complex, Omalur main road, Salem, Tamil Nadu - 636009. Tel. No.: 0427-4020300. • **Sambalpur** 1st Floor; Shop No. 219 Sahej Plaza, Gole bazar; Sambalpur - 768 001. Tel No.: 06632533437 • **Satna** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna - 485 001. Tel No.: 7518801847 • **Shillong** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel. No.: 0364 2506106 • **Shimla** 1st Floor, Hills View Complex, Near Tara Hall, Shimla, Himachal Pradesh - 171002. Tel. No.: 7518801849 • **Shimoga** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga - 577 201. Tel No.: 08182-228799. • **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** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001. Tel. No.: 01572 250398 • **Silchar** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar - 788001. Tel. No.: 03842 261714 • **Siliguri** 2nd Floor, Nanak Complex, Sevoke Road, West Bengal, Siliguri - 734 001. Tel No.: (0353) 2522579 • **Sitapur** 12/12 Surya Complex, Station Road, Sitapur - 261 001. Tel No.: 7518801851

• **Solan** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, in the city of Solan, Himachal Pradesh, Solan - 173 212. Tel No.:7518801852 • **Solapur** Shop No-106, Krishna complex 477, Dakshin Kasaba, Datta Chowk, Solapur, Maharashtra. Solapur - 413 007. Tel No.: 0217-2300021 / 2300318 • **Sonepat** Shop No. 205, 2nd Floor, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat - 131001. Tel No.:7518801853

• **Sri Ganganagar** Address Shop No. 5, Opposite Bihani Petrol Pump, Near Baba Ramdev Mandir, NH – 15, Sri Ganganagar, Rajasthan. Sri Ganganagar - 335 001. Tel No.:0154-2470177 • **Srikakulam** D. No.: 158, Shop No# 3, Kaki Street, Opp. Tulasi Das Hospital, CB Road, Srikakulam, Andhra Pradesh, Srikakulam - 532 001. Tel. No.: 08942229925 • **Sultanpur** 1st Floor, Ramashanker Market, Civil Line, in the city of Sultanpur, Uttar Pradesh, Sultanpur - 228 001. Tel No.:7518801854 • **Surat** Ground Floor, Empire State building, Near Udhna Darwaja, Ring Road, Surat 395002. Tel. No.: 9081903041 • **Thane** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd., Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. Tel.No. 022-25303013. • **Tirunelveli** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel. No.: 0462 4001416 • **Tirupathi**\* Shop No:18-1-421/f1, CITY Center, K.T. Road, Airtel Backside office. Tirupati, Andhra Pradesh Tirupati -517 501. Tel No.: 08772255797 • **Tiruvalla** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla - 689107. Tel. No.: 0469-2740540 • **Tinsukia** 3rd Floor, Chirwapatty Road, Tinsukia, Assam, Tinsukia - 786 125. Tel No.: +91 - 8761867223 • **Thrissur** 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680 001. Tel No.: 0487- 6999987

• **Trichy** No 23C/1 E V R road, Near Vekkaliannan Kalyana Mandapam, Putthur, Trichy,Tamil Nadu, Trichy - 620 017. Tel No.:0431-4020227 • **Trivandrum** 3rdFloor, No- 3b Tc-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum, Kerala, Trivandrum - 695 001. Tel. No.: 9400495021. • **Tuticorin** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003. Tel. No.: 0461 2334603 • **Udaipur** Shop No. 202, 2nd Floor business, center, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313 001. Tel No.: 0294-2429370 • **Ujjain** Heritage Shop No. 227, 87 Vishavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001. Tel. No.: 0734 4250007

• **Valsad** 406 Dreamland Arcade, Opp Jade Blue , Tithal Road, Valsad, Gujarat, Valsad - 396 001. Tel No.:02632-258481 • **Vapi** A-8, Second Floor, Solitaire Business Centre, Opp. DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396191. Tel. No.: 9081903028 • **Varanasi** D.64 / 52, G – 4, Arihant Complex, Second Floor, Madhopur, Shivpurva, Sagra (Near Petrol Pump), Varanasi, Uttar Pradesh, Varanasi - 221 010. Tel No.: 7518801856 • **Vashi** Vashi Plaza, Shop no. 324, C Wing, 1st Floor, Sector 17, Vashi Mumbai - 400705. Tel. No.: 022-49636853 • **Vellore** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632 001. Tel No.: 0416-41603806 • **Vijayawada** H.No. 26-23, 1st Floor, Sundaramma street, Gandhi Nagar, Krishna, Vijayawada - 520 010. Tel No.: 0866 - 6604040/39/32 • **Visakhapatnam** Door No: 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweler Showroom, Beside Taj Hotel Ladage, Visakhapatnam - 530 016. Tel No.: 0891-2714125 • **Warangal** Shop No 22, Ground Floor Warangal City Center,15-1-237, Mulugu Road Junction, Warangal, State - Telangana, Warangal - 506 002. Tel No.: (0870) 2441513 • **Yamunanagar** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamunanagar, Haryana - 135001. Tel. No.: 7518801857

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