

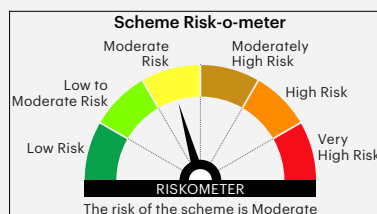
## Invesco India Banking and PSU Fund

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

This product is Suitable for investors who are seeking\*

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

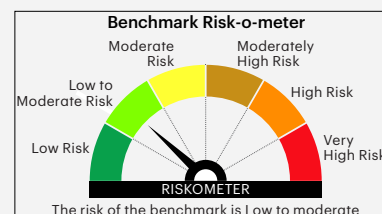
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



### SCHEME BENCHMARK

As per AMFI

Tier 1 Benchmark i.e.  
**NIFTY  
Banking & PSU Debt  
Index A-II**



## Presenting Invesco India Banking and PSU Fund

Invesco India Banking and PSU Fund is a fixed income offering that seeks to generate optimal returns by investing in debt and money market instruments issued primarily by banks, public financial institutions (PFIs), public sector undertakings (PSUs) with the intention of maintaining high credit quality and liquidity in the portfolio. The fund is classified as A-III in the Potential Risk Class matrix which reflects a relatively high interest rate risk and relatively low credit risk.

### Scheme at a Glance

**Invesco India Banking and PSU Fund** aims to generate optimal returns with low credit risk.

- Majority of its assets are invested in debt securities and money market instruments issued by PFIs and PSUs.
- The investments are selected following a detailed assessment of system liquidity and interest rates, while avoiding credit risk
- The fund uses various portfolio construction levers of instrument, term spread, spread over G-sec, liquidity, diversification and duration to decide the appropriateness of any security in the portfolio
- As of now, the fund is 100% deployed in AAA and Sovereign rated debt securities for maintaining high asset quality of the portfolio.
- The portfolio is gradually looking to add duration as yields go higher.

Note: The above positioning is based on our current views & market conditions, and are subjected to change from time to time.

### Fund Suitability

- Suitable for Investors with an investment horizon of medium to long term.

### As on March 31, 2025

Holdings	Rating	% of Net Assets
<b>Corporate Debt</b>		<b>72.22%</b>
Power Grid Corporation of India Limited	CRISIL AAA	8.64%
National Bank For Agriculture and Rural Development	CRISIL AAA	8.00%
Indian Railway Finance Corporation Limited	CRISIL AAA	7.94%
Small Industries Dev Bank of India	ICRA AAA	7.87%
Bank of Baroda	CRISIL AAA	5.07%
Power Finance Corporation Limited	CRISIL AAA	5.01%
National Highways Authority Of India	CRISIL AAA	5.01%
National Bank For Financing Infrastructure And Development	CRISIL AAA	5.00%
National Housing Bank	CARE AAA	4.97%
Hindustan Petroleum Corporation Limited	CRISIL AAA	4.97%
REC Limited	CRISIL AAA	4.96%
ICICI Bank Limited	ICRA AAA	4.78%
<b>Corporate Debt Market Development Fund (CDMDF)</b>		<b>0.36%</b>
<b>Corporate Debt Market Development Fund</b>		<b>0.36%</b>
<b>Government Security</b>		<b>20.26%</b>
<b>Government Bond</b>		
7.18% GOI (MD 24/07/2037)	SOVEREIGN	5.12%
7.18% GOI (MD 14/08/2033)	SOVEREIGN	5.09%
7.17% GOI (MD 17/04/2030)	SOVEREIGN	5.06%
6.79% GOI (MD 07/10/2034)	SOVEREIGN	4.99%
<b>Cash &amp; Cash Equivalent :</b>		<b>7.16%</b>
<b>Total</b>		<b>100.00%</b>

As on March 31, 2025


Portfolio Statistics	
YTM <sup>2</sup>	7.04%
Average Maturity	5.38 Years
Macaulay Duration	3.99 Years
Modified Duration	3.78 Years

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

Rating Profile	
AAA	72.22%
SOVEREIGN	20.26%
Corporate Debt Market Development Fund	0.36%
Cash & Cash Equivalent :	7.16%

Maturity Profile	
181 days - 1 year	7.87%
2 - 3 years	4.97%
3 - 5 years	35.70%
5 - 10 years	38.82%
10 - 15 years	5.12%
Corporate Debt Market Development Fund	0.36%
Cash & Cash Equivalent :	7.16%

Potential Risk Class Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

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

Key Facts

Investment Objective

To generate returns by investing primarily in debt & Money Market Instruments issued by banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds. There is no assurance that the investment objective of the Scheme will be achieved.

Asset Allocation		
Instruments	Indicative Allocation (% of Net Assets)	
	Minimum	Maximum
Debt and Money Market Instruments issued by Banks, PFIs, PSUs and Municipal Bonds	80	100
Debt <sup>1</sup> and Money Market Instruments issued by other than banks, PFIs, PSUs and Municipal Bonds	0	20
<sup>1</sup> Debt includes government securities.		

**Plans/Options** (Applicable to Direct Plan also) Growth, IDCW Payout - Monthly. IDCW Reinvestment - Daily, Monthly

Minimum Investment		
<b>Lumpsum:</b> Rs.1,000 and in multiples of Re.1 thereafter		
<b>Systematic Investment Plan:</b>		
Frequency	Months	Quarters
No. of Installments	6	4
Minimum Amount	Rs.1,000	Rs.2,000
And in multiples of Re.1 thereafter		

Load Structure

Exit Load: Nil

Fund Managers

Vikas Garg & Krishna Cheemalapati

Benchmark

NIFTY Banking & PSU Debt Index A-II

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

Invesco Asset Management (India)

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

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

- US\$1.8 trillion in assets under management around the globe
- Specialised investment teams managing investments across a wide range of asset classes and investment styles
- More than 8,400 employees worldwide
- On-the-ground presence in more than 20 countries, serving clients in more than 120 countries

Source: AUM of \$1,795.6 billion, client-related data, investment professional and employee data as of September 30, 2024. AUM includes all assets under advisement, distributed and overseen by Invesco