

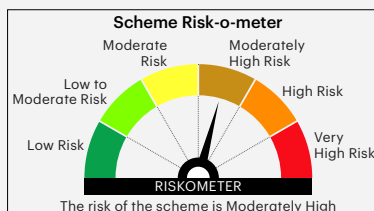
Invesco India Credit Risk Fund

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and moderate credit risk)

This product is Suitable for investors who are seeking*

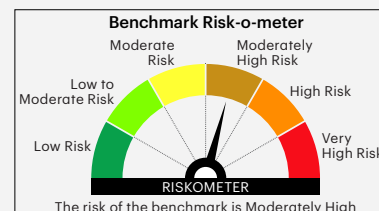
- income and Capital appreciation over medium to long term
- investments primarily in corporate debt securities of varying maturities across the credit spectrum

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



SCHEME BENCHMARK

As per AMFI
Tier 1 Benchmark i.e.
**NIFTY Credit Risk
Bond Index B-II**



As on March 31, 2025

Portfolio Statistics	
YTM ¹	7.58%
Average Maturity	4.44 Years
Macaulay Duration	3.35 Years
Modified Duration	3.21 Years

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

Rating Profile	
AA	52.83%
SOVEREIGN	38.23%
Corporate Debt Market Development Fund	0.27%
Textiles & Apparels	0.05%
Transport Infrastructure	1.44%
Cash & Cash Equivalent :	7.18%

Maturity Profile	
92 - 180 days	6.94%
181 days - 1 year	16.66%
1 - 2 years	22.26%
2 - 3 years	6.97%
5 - 10 years	25.09%
10 - 15 years	13.14%
Corporate Debt Market Development Fund	0.27%
Cash & Cash Equivalent Including Equity & InvIT	8.67%

Key Facts

Investment Objective

To generate accrual income and capital appreciation by investing in debt securities of varying maturities across the credit spectrum. There is no assurance that the investment objective of the Scheme will be achieved.

Asset Allocation

Instruments	Indicative Allocation (% of Net Assets)	
	Minimum	Maximum
Corporate Debt ²	65	100
Debt ³ and Money Market Instruments	0	35

²AA and below rated corporate bonds (excluding AA+ rated corporate bonds)

³Debt includes government securities.

Plans/Options (Applicable to Direct Plan also)

Growth | IDCW Payout - Monthly, Discretionary | IDCW Reinvestment - Monthly, Discretionary

Minimum Investment

Lumpsum: Rs.1,000 and in multiples of Re.1 thereafter

Systematic Investment Plan:

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: For each purchase of units through Lumpsum/Switch-in/Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and IDCW Transfer Plan, exit load will be as follows:

An exit load of 4% is payable if units are redeemed/switched-out on or before 1 year from the date of allotment.

No exit load is payable if units are redeemed/switched-out after 1 year from the date of allotment.

Switch between the Plans under the Scheme: **Nil**

Fund Managers

Vikas Garg & Krishna Cheemalapati

Benchmark

NIFTY Credit Risk Bond Index B-II

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

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

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

As on March 31, 2025

Holdings	Rating	% of Net Assets
Corporate Debt		52.83%
ONGC Petro Additions Limited	ICRA AA	8.37%
JSW Steel Limited	CARE AA	8.34%
Tata Projects Limited	FITCH AA	8.33%
Aadhar Housing Finance Limited	ICRA AA	6.97%
Aditya Birla Real Estate Limited	CRISIL AA	6.94%
Tata Housing Development Company Limited	CARE AA	6.94%
TVS Credit Services Limited	CRISIL AA	6.94%
Corporate Debt Market Development Fund (CDMDF)		0.27%
Corporate Debt Market Development Fund		0.27%
Equity Holding		0.05%
Equity		
Sintex Industries Limited	Textiles & Apparels	0.05%
InvIT		1.44%
Roadstar Infra Investment Trust	Transport Infrastructure	1.44%
Government Security		38.23%
Government Bond		
7.18% GOI (MD 14/08/2033)	SOVEREIGN	14.35%
7.18% GOI (MD 24/07/2037)	SOVEREIGN	7.21%
7.23% GOI (MD 15/04/2039)	SOVEREIGN	5.93%
7.32% GOI (MD 13/11/2030)	SOVEREIGN	3.60%
7.1% GOI (MD 08/04/2034)	SOVEREIGN	3.58%
7.17% GOI (MD 17/04/2030)	SOVEREIGN	3.56%
Cash & Cash Equivalent :		7.18%
Total		100.00%

> Call 1800-209-0007
sms 'Invest' to 56677
invescomutualfund.com

Follow us on



Distributed by:

ARN Code:

EUIN Code:

M:

E:

Address:

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

Disclaimer: This information alone is not sufficient and shouldn't be used for the development or implementation of an investment strategy. It should not be construed as investment advice to any party. The readers should exercise due caution and/or seek independent professional advice before making any investment decision or entering into any financial obligation based on information, statement or opinion which is expressed herein. While utmost care has been exercised while preparing this document, Invesco Asset Management (India) does not warrant the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information.

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