

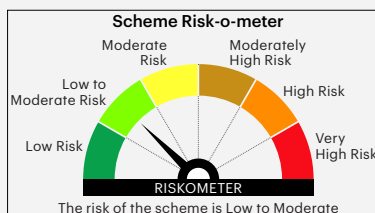
## Invesco India Low Duration Fund

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

This product is Suitable for investors who are seeking\*

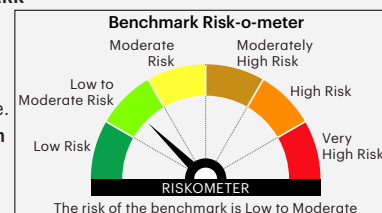
- income over short term
- investment in debt and money market instruments

\*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 Low Duration  
Debt Index A-I**



## Presenting Invesco India Low Duration Fund

Invesco India Low Duration Fund is a fixed income offering which allocates the assets between various money market and fixed income securities to provide liquidity and achieve optimal returns. The fund is classified as A-I in the Potential Risk Class matrix which reflects a relatively low interest rate risk and relatively low credit risk.

### Scheme at a Glance

**Invesco India Low Duration Fund** is an actively managed low duration debt scheme

- Invests in various money market and other fixed income securities such as certificate of deposits (CDs), commercial paper (CPs) and short term corporate bonds
- The fund primarily invests in highly rated corporate bonds and government securities in line with its PRC matrix A-I.
- Fund follows a detailed assessment of prevalent economic environment, liquidity conditions, performance of the corporate sector etc for constructing the portfolio
- The securities are chosen based on the exhaustive credit risk analysis through in-house credit appraisal process
- The portfolio macaulay duration is managed between 6-12 months depending on the interest rate view.
- It follows a 'ladder' approach to investments by investing in securities with varying maturity dates so as to enjoy flexibility to alter duration based on the interest rate view, thereby minimizing the interest rate risk and also enhance the portfolio liquidity

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

### Fund Suitability

Suitable for investors with an investment horizon of short to medium term.

### As on March 31, 2025

Portfolio Statistics	
YTM <sup>1</sup>	7.32%
Average Maturity	366 Days
Macaulay Duration	348 Days
Modified Duration	333 Days

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

Rating Profile	
A1+	32.53%
AAA	29.90%
SOVEREIGN	16.79%
AA+	15.17%
AA	2.32%
Corporate Debt Market Development Fund	0.31%
Cash & Cash Equivalent :	2.98%

Maturity Profile	
< 31 days	4.73%
31 - 60 days	6.23%
61 - 91 days	1.72%
92 - 180 days	16.36%
181 days - 1 year	27.52%
1 - 2 years	36.02%
2 - 3 years	3.85%
5 - 10 years	0.28%
Corporate Debt Market Development Fund	0.31%
Cash & Cash Equivalent :	2.98%

<sup>^</sup>Please refer to the heading 'C. Asset Allocation Pattern' under Section 'II. Information about the Scheme' of Scheme Information Document where the concept of Macaulay duration has been explained.

**As on March 31, 2025**

<b>Holdings</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>Corporate Debt</b>		<b>46.15%</b>
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	4.91%
National Bank For Agriculture and Rural Development	CRISIL AAA	3.15%
Summit Digital Infrastructure Limited	CRISIL AAA	3.15%
Godrej Properties Limited	ICRA AA+	2.89%
Sikka Ports and Terminals Limited	CRISIL AAA	2.45%
Nexus Select Trust - REIT	CRISIL AAA	2.45%
ONGC Petro Additions Limited	ICRA AAA(CE)	2.29%
Bharti Telecom Limited	CRISIL AA+	2.12%
Muthoot Finance Limited	ICRA AA+	2.10%
Bajaj Housing Finance Limited	CRISIL AAA	1.76%
REC Limited	CRISIL AAA	1.76%
Mindspace Business Parks REIT	CRISIL AAA	1.76%
LIC Housing Finance Limited	CRISIL AAA	1.75%
HDFC Bank Limited	CRISIL AAA	1.75%
PNB Housing Finance Limited	CARE AA+	1.75%
L&T Metro Rail (Hyderabad) Limited	CRISIL AAA(CE)	1.74%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.72%
Tata Projects Limited	CRISIL AA	1.40%
Small Industries Dev Bank of India	ICRA AAA	1.05%
Tata Capital Housing Finance Limited	CRISIL AAA	1.04%
ONGC Petro Additions Limited	ICRA AA	0.92%
Shriram Finance Limited	CRISIL AA+	0.70%
Torrent Power Limited	CRISIL AA+	0.70%
ICICI Home Finance Company Limited	ICRA AAA	0.49%
Toyota Financial Services India Limited	ICRA AAA	0.35%
<b>Corporate Debt Market Development Fund (CDMDF)</b>		<b>0.31%</b>
<b>Corporate Debt Market Development Fund</b>		<b>0.31%</b>
<b>Government Security</b>		<b>2.04%</b>
<b>State Government Bond</b>		
7.15% Kerala SDL (MD 11/01/2027)	SOVEREIGN	1.76%
6.96% Karnataka SDL (MD 26/09/2030)	SOVEREIGN	0.28%
<b>Money Market Instruments</b>		<b>47.28%</b>
<b>Certificate of Deposit</b>		
Kotak Mahindra Bank Limited	CRISIL A1+	5.00%
Axis Bank Limited	CRISIL A1+	3.41%
National Bank For Agriculture and Rural Development	ICRA A1+	3.29%
Canara Bank	CRISIL A1+	3.28%
Export Import Bank of India	CRISIL A1+	3.27%
HDFC Bank Limited	CRISIL A1+	3.27%
Union Bank of India	FITCH A1+	1.66%
Small Industries Dev Bank of India	CARE A1+	1.65%
Bank of Baroda	FITCH A1+	1.65%
<b>Commercial Paper</b>		
HDB Financial Services Limited	CRISIL A1+	3.39%
Bharti Telecom Limited	CRISIL A1+	1.67%
ICICI Securities Limited	CRISIL A1+	0.99%
<b>Treasury Bill</b>		
182 Days Tbill (MD 23/05/2025)	SOVEREIGN	6.23%
182 Days Tbill (MD 29/08/2025)	SOVEREIGN	3.41%
182 Days Tbill (MD 04/09/2025)	SOVEREIGN	3.40%
182 Days Tbill (MD 14/08/2025)	SOVEREIGN	1.71%
<b>PTC</b>		<b>1.24%</b>
India Universal Trust AL1 (PTC originated by HDFC Bank)	FITCH AAA(SO)	1.24%
<b>Cash &amp; Cash Equivalent :</b>		<b>2.98%</b>
<b>Total</b>		<b>100.00%</b>

Aggregate Investments by other schemes i.e Inter - scheme investment in the portfolio is ₹ 112.45 Crores as on Mar 31, 2025

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

## Key Facts

### Investment Objective

To generate income by investing in debt and Money Market Instruments. 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 <sup>2</sup> and Money Market Instruments <sup>3</sup>	0	100
<sup>2</sup> Debt includes government securities. <sup>3</sup> The portfolio shall have Macaulay duration between 6 months to 12 months.		

### Plans/Options (Applicable to Direct Plan also)

Growth, IDCW Payout - Weekly, Monthly, Discretionary. IDCW Reinvestment - Daily, Weekly, Monthly, Discretionary

Minimum Investment		
Lumpsum: Rs.1,000 and in multiples of Re.1 thereafter		
Systematic Investment Plan:		
Frequency	Months	Quarters
No. of Installments	12	4
Minimum Amount	Rs.100	Rs.300
And in multiples of Re.1 thereafter		

### Load Structure

Exit Load: Nil

### Fund Managers

Krishna Cheemalapati & Vikas Garg

### Benchmark

NIFTY Low Duration Debt Index A-I

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

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



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### Invesco Asset Management (India)

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

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- 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

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