

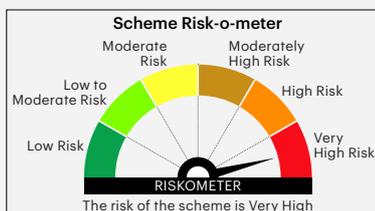
Invesco India Financial Services Fund

(An open-ended equity scheme investing in financial services sector)

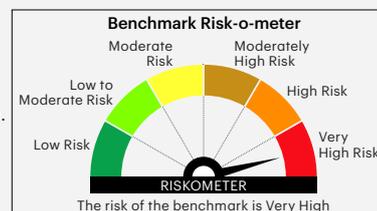
This product is suitable for investors who are seeking*

- capital appreciation over long-term
- Investments predominantly in equity and equity-related instruments of companies engaged in the business of banking and financial services.

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



As per AMFI
Tier 1 Benchmark i.e.
**NIFTY Financial
Services TRI**



Key reasons for investing

- **Backbone of the economy** – Financial services sector is the backbone of any economy playing crucial role in its growth and development.
- **Untapped and unpenetrated** – Financial services sector in India is under penetrated. This dormant potential leaves a lot of headroom for growth and expansion.
- **Changing trends of investor behavior** – Financial service sector benefits from shift in investing trend as more and more investors are gradually increasing allocation to financial assets.
- **Improving asset quality** – Banks asset quality has improved significantly with non-performing loans (NPL) cycle bottoming out. Schedule commercial banks' non-performing loans (NPL) ratio has fallen to a 10-year low of 1.0 per cent (as at 31 March 2023)
- **High growth secular themes** – High growth secular themes are visible in financial services today. Shift towards digitalization has led to increase in customer base across financial sector with enhanced efficiencies reforms like the introduction of insolvency and bankruptcy code, efforts towards financial inclusion etc., the sector has potential for growth.

Investment Strategy & Portfolio Construction Guidelines

- The fund invests predominantly in equities of companies in banking and financial services sector
- Besides pure banking stocks, the fund investment universe may include NBFC's, Insurance companies, Asset Management Companies, Rating Companies, House Finance etc.
- The fund manager adopts both top-down and bottom up approach to select stocks with a flexibility to invest in companies across the market spectrum based on their relative attractiveness within the sector
- Typically fund holdings will range between 15–30 stocks*

*Based on current views, market conditions and are subject to change from time to time without notice.

Fund Suitability

- Investors who wish to invest in one of the most crucial sectors of the economy and which plays an important role in nation's economic growth.
- Investors who have the risk appetite for thematic equity funds.

Returns as on March 31, 2025

| Period | Returns % (CAGR) | | | Value of Rs.10,000/- invested | | |
|-----------------------------------|------------------------------|------------------------------|----------------------|-------------------------------|------------------------------|----------------------|
| | Fund | Benchmark | Additional Benchmark | Fund | Benchmark | Additional Benchmark |
| | Nifty Financial Services TRI | Nifty Financial Services TRI | Nifty 50 TRI | Nifty Financial Services TRI | Nifty Financial Services TRI | Nifty 50 TRI |
| 1 Year | 13.76% | 20.67% | 6.65% | 11,376 | 12,067 | 10,665 |
| 3 Years | 18.19% | 14.61% | 11.77% | 16,496 | 15,045 | 13,956 |
| 5 Years | 24.42% | 22.81% | 23.72% | 29,781 | 27,910 | 28,957 |
| 7 Years | 13.64% | 14.47% | 14.16% | 24,489 | 25,771 | 25,281 |
| 10 Years | 13.56% | 13.64% | 12.08% | 35,666 | 35,925 | 31,293 |
| "Since Inception (14 July, 2008)" | 16.23% | 16.53% | 12.45% | 1,23,620 | 1,28,920 | 71,079 |

Past performance may or may not be sustained in future. The performance details provided herein are of existing plan (non-direct plan) - growth Option. Different plans have different expense structure. For calculating returns since inception, NAV as on the date of Allotment is taken as Rs.10/- . Face Value per unit is Rs. 10/- . Returns above 1 year are Compounded Annualised Growth Rate (CAGR). Fund Managers: Hiten Jain managing since May 19, 2020 & Dhimant Kothari Managing since June 1, 2018. Please refer the performance of other schemes managed by Fund Managers. Benchmark returns are calculated using Total Return variant of respective benchmark index.

SIP Performance as on March 31, 2025 (Rs. 10,000 invested on the first business day of every month)

| SIP investment | Total amount invested (Rs.) | Fund | | Nifty Financial Services TRI ¹ | | Nifty 50 TRI ² | |
|-----------------|-----------------------------|--------------------|----------------------|---|----------------------|---------------------------|----------------------|
| | | Market value (Rs.) | SIP returns (%) XIRR | Market value (Rs.) | SIP returns (%) XIRR | Market value (Rs.) | SIP returns (%) XIRR |
| 1 Year | 1,20,000 | 1,21,931 | 3.07% | 1,30,321 | 16.74% | 1,19,266 | -1.16% |
| 3 Years | 3,60,000 | 4,73,787 | 18.80% | 4,58,133 | 16.41% | 4,32,378 | 12.35% |
| 5 Years | 6,00,000 | 9,57,507 | 18.83% | 9,05,501 | 16.54% | 8,75,117 | 15.14% |
| 7 Years | 8,40,000 | 14,94,479 | 16.21% | 14,24,325 | 14.86% | 14,15,605 | 14.69% |
| 10 Years | 12,00,000 | 26,43,322 | 15.12% | 26,21,694 | 14.96% | 24,91,902 | 14.01% |
| Since Inception | 20,10,000 | 85,29,751 | 15.51% | 86,84,579 | 15.70% | 68,19,217 | 13.25% |

Past performance may or may not be sustained in future. The performance details provided herein are of existing plan (non-direct plan) - growth option. Different plans have different expense structure. Load is not taken into consideration. ¹Scheme Benchmark. ²Additional Benchmark. Inception date: April 11, 2007. Fund Managers: Hiten Jain & Dhimant Kothari. Benchmark returns are calculated using Total Return variant of respective benchmark index.

Note: XIRR method is used to calculate SIP returns. The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Invesco Asset Management (India) Private Limited/Invesco Mutual Fund is not guaranteeing or promising or forecasting any returns. SIP does not ensure a profit or guarantee protection against a loss in a declining market. Please refer SIP Enrolment Form or contact nearest ISC for Load Structure.

Performance of other Schemes managed by the Fund Managers (As on March 31, 2025)

| Fund | Fund Manager | 6Months | | 1 Year | | 3 Years | | 5 Years | | 7 Years | | 10 Years | |
|---|--|---------|---------|--------|-------|---------|--------|---------|--------|---------|--------|----------|--------|
| | | Fund | BM | Fund | BM | Fund | BM | Fund | BM | Fund | BM | Fund | BM |
| Invesco India Aggressive Hybrid Fund - Reg - Growth | Dhimant Kothari, Hiten Jain, Krishna Cheemalapati | - | - | 11.87% | 7.37% | 14.35% | 11.41% | 19.10% | 19.02% | - | - | - | - |
| Invesco India Balanced Advantage Fund - Growth | Dhimant Kothari, Amit Ganatra, Krishna Cheemalapati* | - | - | 7.17% | 7.85% | 11.77% | 9.50% | 15.48% | 15.40% | 9.00% | 11.28% | 8.63% | 10.22% |
| Invesco India ELSS Tax Saver Fund - Growth | Amit Nigam, Dhimant Kothari | - | - | 7.99% | 5.96% | 12.43% | 13.77% | 23.07% | 26.33% | 13.49% | 14.56% | 12.27% | 13.17% |
| Invesco India Equity Savings Fund - Reg - Growth | Dhimant Kothari, Amit Nigam, Deepak Gupta, Krishna Cheemalapati, | - | - | 9.11% | 7.76% | 9.13% | 8.80% | 10.68% | 12.35% | - | - | - | - |
| Invesco India Focused Fund - Reg - Growth | Taher Badshah, Hiten Jain | - | - | 14.77% | 5.96% | 19.44% | 13.77% | - | - | - | - | - | - |
| Invesco India Largecap Fund - Growth | Amit Nigam, Hiten Jain | - | - | 7.31% | 6.14% | 12.88% | 12.11% | 23.39% | 23.82% | 13.14% | 13.89% | 11.44% | 12.29% |
| Invesco India Manufacturing Fund - Reg - Growth | Amit Ganatra, Dhimant Kothari | -27.48% | -32.50% | - | - | - | - | - | - | - | - | - | - |
| Invesco India Multicap Fund - Growth | Dhimant Kothari, Amit Nigam | - | - | 10.37% | 6.88% | 16.24% | 15.82% | 27.09% | 30.02% | 13.89% | 15.09% | 12.81% | 14.19% |
| Invesco India PSU Equity Fund - Growth | Dhimant Kothari | - | - | 4.62% | 1.92% | 29.67% | 32.61% | 30.52% | 37.29% | 18.17% | 16.80% | 15.58% | 12.94% |
| Invesco India Technology Fund - Reg - Growth | Aditya Khemani, Hiten Jain | 27.67% | -22.55% | - | - | - | - | - | - | - | - | - | - |

Past performance may or may not be sustained in future. BM - Benchmark. The performance details provided herein are of existing plan (non-direct plan) - growth option. Different plans have different expense structure. Face Value per unit is Rs. 10/- . Returns above 1 year are Compounded Annualised growth Rate (CAGR). No. of schemes managed - Dhimant Kothari: 8, Hiten Jain: 5. Fund benchmark - Invesco India Balanced Advantage Fund: NIFTY 50 Hybrid Composite Debt 50:50 Index; Invesco India ELSS Tax Saver Fund - BSE 500 TRI; Invesco India Aggressive Hybrid Fund: CRISIL Hybrid 35 + 65 Aggressive Index; Invesco India Equity Savings Fund: Nifty Equity Savings Index; Invesco India Focused Fund: BSE 500 TRI; Invesco India Largecap fund : NIFTY 100 TRI; Invesco India Multicap Fund - Nifty 500 Multicap 50:25:25 TRI; Invesco India PSU Equity Fund: BSE PSU TRI. Fund Managers managing the schemes since: Invesco India Balanced Advantage Fund - Dhimant Kothari - September 1, 2022, Amit Ganatra - September 1, 2022 and Krishna Cheemalapati (for debt investment) - March 1, 2025; Invesco India Manufacturing Fund - Nifty India Manufacturing TRI; Invesco India ELSS Tax Saver Fund - Amit Nigam - September 3, 2020 and Dhimant Kothari - March 29, 2018; Invesco India Aggressive Hybrid Fund - Dhimant Kothari (for equity investments) - September 1, 2022, Hiten Jain (for equity investments) - December 1, 2023 and Krishna Cheemalapati (for debt investments) - June 30, 2018; Invesco India Equity Savings Fund - Dhimant Kothari (for equity investments) - May 19, 2020, Amit Nigam (for equity investments) - September 3, 2020, Deepak Gupta (for arbitrage investments) - December 1, 2023 and Krishna Cheemalapati (for debt investments) - March 7, 2019; Invesco India Focused Fund - Taher Badshah - September 29, 2020 and Hiten Jain - September 14, 2022; Invesco India Largecap Fund - Amit Nigam - September 03, 2020 and Hiten Jain - December 1, 2023; Invesco India Multicap Fund - Dhimant Kothari - December 1, 2023 and Amit Nigam - September 3, 2020 ; Invesco India PSU Equity Fund - Dhimant Kothari - May 19, 2020; Invesco India Manufacturing Fund - Amit Ganatra & Dhimant Kothari - August 14, 2024. **Note:** *Pursuant to change in fund management responsibilities, Krishna Cheemalapati is managing the fund since March 1, 2025. Benchmark Returns are calculated using Total Return variant of respective benchmark index, wherever applicable.

As on March 31, 2025

| Top 10 Equity Holdings | % of Net Assets |
|--|-----------------|
| ICICI Bank Limited | 21.52% |
| HDFC Bank Limited | 19.44% |
| Axis Bank Limited | 5.89% |
| State Bank of India | 5.36% |
| Cholamandalam Investment and Finance Company Ltd | 3.37% |
| Shriram Finance Limited | 3.06% |
| Karur Vysya Bank Limited | 2.80% |
| PB Fintech Limited | 2.67% |
| HDFC Asset Management Company Limited | 2.61% |
| Muthoot Finance Limited | 2.56% |

| Industries | % Weightage |
|--------------------------------|-------------|
| Banks | 62.27% |
| Finance | 16.17% |
| Capital Markets | 10.48% |
| Insurance | 5.50% |
| Financial Technology (Fintech) | 2.67% |

| IDCW History | | | |
|----------------------------------|-----------------|-------|-------------------------|
| Record Date | Rate (Rs./Unit) | Other | CUM IDCW NAV p.u. (Rs.) |
| IDCW Option | | | |
| Regular IDCW Plan | | | |
| 14-Feb-19 | 2.66 | 2.66 | 28.99 |
| 30-Nov-15 | 3.20 | 3.20 | 21.87 |
| 03-May-13 | 2.50 | 2.50 | 17.79 |
| Direct Plan – IDCW Option | | | |
| 14-Feb-19 | 2.66 | 2.66 | 31.90 |
| 30-Nov-15 | 3.20 | 3.20 | 22.71 |
| 03-May-13 | 2.50 | N.A. | 17.79 |

Past performance may or may not be sustained in future. IDCW is on face value of Rs.10/- per unit. After the payment of IDCW, the per unit NAV will fall to the extent of IDCW payout and applicable statutory levy, if any.

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Key Facts

Investment Objective

To generate capital appreciation from a portfolio of equity and equity related instruments of companies engaged in the business of banking and financial services. There is no assurance that the investment objective of the Scheme will be achieved.

Asset Allocation

| Instruments | Indicative Allocation (% of Net Assets) | |
|--|---|---------|
| | Minimum | Maximum |
| Equity and Equity Related Instruments of Banking & Financial Services Companies | 80 | 100 |
| Equity and Equity Related Instruments of companies other than Banking & Financial Services | 0 | 20 |
| Debt and Money Market Instruments | 0 | 20 |

Plans/Options

(Applicable to Direct Plan also) Growth, IDCW Payout, IDCW Reinvestment

Minimum Investment

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

Systematic Investment Plan:

| Frequency | Daily | Months | Quarters |
|---------------------|--------|--------|----------|
| No. of Installments | 60 | 12 | 6 |
| Minimum Amount | Rs.100 | Rs.500 | Rs.1,000 |
| | | | Rs.1,500 |

And in multiples of Re.1 thereafter

Load Structure

Exit Load: • Nil - if upto 10% of Units allotted are redeemed / switched - out within 1 year from the date of allotment.
 • 1% - for any redemption / switch - out in excess of 10% of units allotted within one year from the date of allotment.
 • Nil - if units are redeemed or switched - out after 1 year from the date of allotment. Switch between the Plans under the Scheme: Nil

Fund Managers

Hiten Jain & Dhimant Kothari

Benchmark

Nifty Financial Services TRI

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 \$1,846.0 billion, client-related data, investment professional and employee data as of December 31, 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.