

# The ideal parking spot for your money.

## Invest in Invesco India Overnight Fund

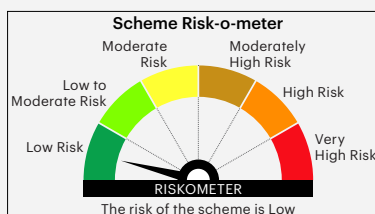
(An open ended debt scheme investing in overnight securities.  
A relatively low interest rate risk and relatively low credit risk.)



This product is Suitable for investors who are seeking\*

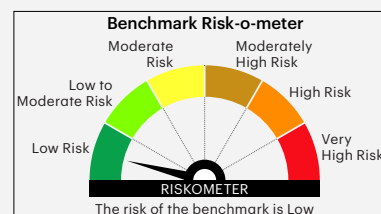
- Income over short term with low risk and high liquidity
- Investment in overnight securities having residual maturity of 1 business day

\*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 1D Rate Index**



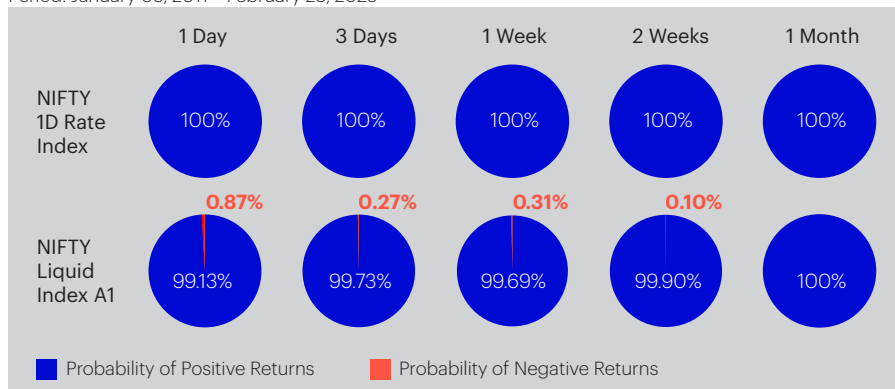
# Invesco India Overnight Fund



## Key benefits of investing in Overnight Fund

- A temporary parking spot for the money pending deployment
- An ideal fund to save for contingency needs
- Less volatile than liquid funds
- No instance of negative returns during the time period under analysis (please refer chart below) (Past performance may or may not be sustained in future)

Period: January 03, 2011 – February 28, 2025



Past performance may or may not be sustained in future.

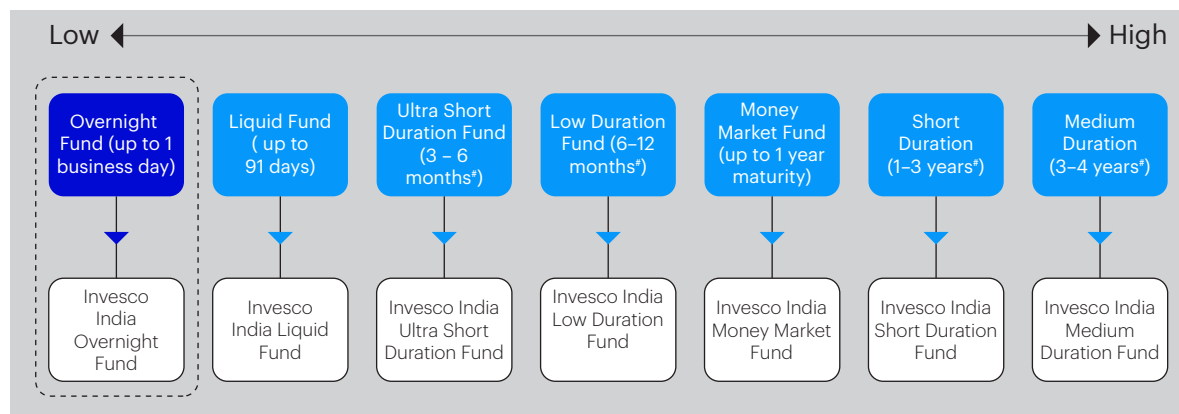
Source: Invesco Asset Management (India) Private Limited. Rolling returns calculated on a daily basis from January 03, 2011 to February 28, 2025. Disclaimer: The above returns are based on actual index values and are subject to change from time to time. The illustration above is merely indicative in nature and should not be construed as investment advice. It does not in any manner imply or suggest the performance of any schemes of Invesco Mutual Fund.

- High liquidity with redemption proceeds available in 1 business day\*.

\*As per SEBI (MF) Regulations, the redemption proceeds have to be dispatched within 3 Business Days from the date of acceptance of redemption requests. The Fund will endeavor to dispatch the redemption proceeds in 1 Business Day from the date of receiving a valid redemption request.

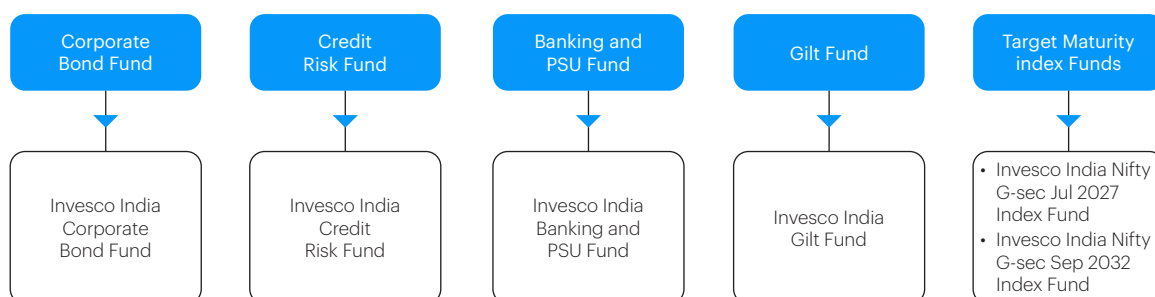
## Fund Positioning

Duration<sup>#</sup>/ Maturity based



**Overnight Fund is the least risky among fixed income fund categories based on maturity/ duration profile**

## Other Fixed Income funds



Note: \*Macaulay Duration;

Macaulay duration of a bond is the number of years taken to recover the initial investment of a bond. It is calculated as the weighted average number of years to receive the cash flow wherein the present value of respective cash flows is multiplied with the time to that respective cash flows. The total of such values is divided by the price of the security to arrive at the duration.

## Investment Universe & Strategy

The fund will invest 100% of its assets in debt and money market instruments with residual maturity upto 1 business day that may include:

- Tri Party Repo (TREPS)
- Repo
- Reverse Repo
- Certificate of Deposit (CD)
- Commercial Paper (CP)
- Cash Management Bills, T-bills and Government securities
- Other debt and money market instruments^

<sup>\*</sup>Note: Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates and will also include central government securities, state development loans, oil bonds, fertilizer bonds, food bonds, UDAY bonds, recapitalization bonds, municipal bonds and G Sec / corporate debt repos and any other instruments as permitted by regulators from time to time. For detailed list of instruments please refer 'where will the scheme invest?' section in Scheme Information Document.

## Fund Suitability

- Suitable for investors looking for an avenue to park very short-term surplus funds, as low as for one day
- For investors who want income over short term with low risk and high liquidity

### As on February 28, 2025

Holdings	Rating	% of Net Assets
Money Market Instruments		2.30%
Treasury Bill		
182 Days Tbill (MD 06/03/2025)	SOVEREIGN	1.15%
91 Days Tbill (MD 13/03/2025)	SOVEREIGN	1.15%
Cash & Cash Equivalent		97.70%
Total		100.00%

### As on February 28, 2025

Portfolio Statistics	
YTM <sup>@</sup>	6.30%
Average Maturity	3 Days
Macaulay Duration	3 days
Modified Duration	3 Days

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

Rating Profile	
SOVEREIGN	2.30%
Cash & Cash Equivalent :	97.70%

Maturity Profile	
< 31 days	2.30%
Cash & Cash Equivalent :	97.70%

## Key Facts

### Investment Objective

To generate income commensurate with low risk and high liquidity by investing in overnight securities having residual maturity of 1 business day. There is no assurance that the investment objective of the Scheme will be achieved.

### Asset Allocation

Type of instruments	Indicative Allocation (% of Net Assets)
Debt and Money Market Instruments with residual maturity of 1 business day	0% - 100%

Debt securities would include all debt securities issued by entities such as banks, companies, public sector undertakings, municipal corporations, body corporates and will also include central government securities, state development loans, oil bonds, fertilizer bonds, food bonds, UDAY bonds, recapitalization bonds, municipal bonds and G Sec / corporate debt repos and any other instruments as permitted by regulators from time to time.

The Scheme may enter into repos /reverse repos 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 TREPS, repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

The Scheme can deploy, not exceeding, 5% of its net assets in Government Securities and /or Treasury bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transaction.

### Plans/Options<sup>1</sup>

(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 (During ongoing basis):		
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<sup>3</sup>

### Fund Manager

Mr. Krishna Cheemalapati & Mr. Prateek Jain

### Benchmark

NIFTY 1D Rate Index

<sup>1</sup>Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc.

<sup>2</sup>The upfront commission, if any, on investment made by the investor shall be paid by the investor directly to the Distributor, based on his assessment of various factors including the service rendered by the Distributor.

<sup>3</sup>Exit Load changed, if any, will be credited back to the scheme, net of Goods & Services Tax.

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



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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

- 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

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