SCHEME INFORMATION DOCUMENT

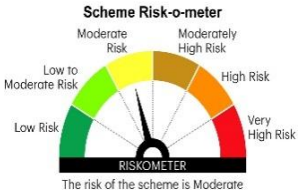
Invesco India Financial Services Debt Fund
(An open ended debt scheme investing in financial services sector. A moderate interest rate risk and moderate credit risk)

<table>
<tr><th>This product is suitable for investors who are seeking*:</th><th>Scheme Riskometer</th><th>Benchmark Riskometer</th><th>Potential Risk Class Matrix</th></tr>
<tr>
<td>

- Income over short to medium term
- Investments predominantly in debt & debt related instruments issued by companies in financial services sector.

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

</td>
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The risk of the scheme is Moderate

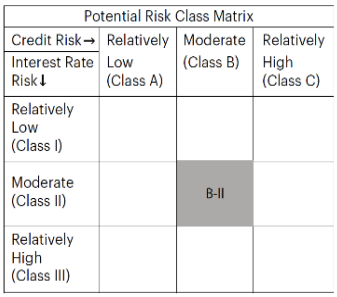
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<td>

As per AMFI Tier 1 Benchmark is Crisil Financial Services Short Term Debt Index



The risk of the benchmark is Moderate

</td>
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</td>
</tr>
</table>

Note: The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer for Units of Rs. 1,000/- each for cash during the New Fund Offer Period and Continuous Offer for Units at NAV based prices.

New Fund Offer Opens on: November 25, 2026
New Fund Offer Closes on: December 07, 2026
Scheme re-opens on: Within 5 business days from the date of allotment

Name of Mutual Fund	Invesco Mutual Fund
Name of Asset Management Company	Invesco Asset Management (India) Private Limited
Name of Trustee Company	Invesco Trustee Private Limited
Address	2101-A, 21st Floor, A Wing, Marathon Futurex, N.M. Joshi Marg, Lower Parel, Mumbai - 400 013.
Name of the Co-Sponsors	IndusInd International Holdings Limited and Invesco Hong Kong Limited
Website	www.invescomutualfund.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 2026, (herein after referred to as SEBI MF Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Invesco Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.invescomutualfund.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website (www.invescomutualfund.com).

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 14, 2026.

Invesco Mutual Fund

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SECTION I

PART I - HIGHLIGHTS / SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the Scheme**	Invesco India Financial Services Debt Fund
II.	**Category of the Scheme**	Debt - Sectoral Fund
III.	**Scheme type**	An open ended debt scheme investing in financial services sector. A moderate interest rate risk and moderate credit risk.
IV.	**Scheme Code**	INVM/O/D/SEC/26/10/0064
V.	**Investment Objective**	To generate income by investing predominantly in debt & debt related instruments issued by companies in the financial services sector across duration. There is no assurance that the investment objective of the Scheme will be achieved.
VI.	**Liquidity / Listing Details**	The Scheme will offer Units for purchase and redemption at Applicable NAV on all Business Days on an ongoing basis commencing not later than 5 Business Days from the date of allotment. Under normal circumstances, the AMC will transfer / dispatch redemption or repurchase proceeds within 3 Business Days from the date of acceptance of redemption or repurchase requests at the Official Points of Acceptance. However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. (https://www.amfiindia.com/Themes/Theme1/downloads/Listofexceptionalsituations.pdf) The Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC/Trustee reserves the right to list the Units of the Scheme as and when the AMC/Trustee considers it necessary in the interest of Unit holders of the Scheme.
VII.	**Benchmark**	Crisil Financial Services Short Term Debt Index On the basis of investment objective/ asset allocation pattern of the Scheme, Crisil Financial Services Short Term Debt Index is currently selected as the First tier Benchmark from the list of benchmarks circulated by AMFI to be used by AMCs as a First Tier Benchmark, pursuant to para 7.22.5 as per SEBI Master Circular dated March 20, 2026 on guiding principles for selection of first tier benchmark.
VIII.	**NAV Disclosure**	The AMC will calculate and disclose the first NAV of the Scheme within 5 (five) business days from the date of allotment. Subsequently, the AMC will calculate the NAVs on daily basis and predominantly disclose the NAVs under separate headings on the website of the Fund (https://www.invescomutualfund.com/nav-idcw) and AMFI website (https://www.amfiindia.com/net-asset-value) before 11.00 p.m. on every Business Day, in case the scheme has no investment in overseas securities. In case the Scheme has investment / transactions in overseas securities, NAV shall be disclosed before 10:00 a.m. on the following business day in order to capture the latest price of underlying overseas securities & to account the transaction in overseas securities on transaction date. In case NAV of units of Corporate Debt Market Development Fund **('CDMDF')** is not available by 9:30 p.m. of same Business Day, NAV declaration timing shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day. For more details on NAV disclosure, refer to details in Section II.
IX.	**Applicable timelines**	The applicable timelines for dispatch / transfer of redemption proceeds and IDCW are as follows: • **Dispatch / Transfer of redemption proceeds** - within 3 working days from the date of acceptance of redemption or repurchase requests at the Official Points of Acceptance.

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description</th></tr>
<tr><td></td><td></td><td>However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. (https://www.amfiindia.com/Themes/Theme1/downloads/Listofexceptionalsituations.pdf)

• Dispatch / Transfer of IDCW - within 7 working days from record date.</td></tr>
<tr><td>X.</td><td>Plans and Options
Plans / Options and sub options under the Scheme</td><td>Plans / Options / Sub-Options:

The details of Plan, Option and Sub-options are as follows:

<table>
<tr><th>Plans</th><th>Options</th><th>Sub-options</th><th>Frequency</th></tr>
<tr><td rowspan="6">• Regular Plan

• Direct Plan</td><td rowspan="5">Income Distribution cum Capital Withdrawal (IDCW)</td><td rowspan="3">Reinvestment of Income Distribution cum Capital Withdrawal option ('IDCW Reinvestment')</td><td>Daily</td></tr>
<tr><td>Weekly</td></tr>
<tr><td>Monthly</td></tr>
<tr><td>Discretionary</td><td rowspan="3">Payout of Income Distribution cum Capital Withdrawal option 'IDCW Payout')</td><td>Weekly</td></tr>
<tr><td>Monthly</td></tr>
<tr><td>Discretionary</td></tr>
<tr><td>Growth</td><td>Nil</td><td>Nil</td></tr>
</table>

If IDCW payable under IDCW Payout option is equal to or less than Rs. 100/-, then the IDCW would be compulsorily reinvested in the respective plan/option of the Scheme.

Record Date for IDCW Frequency is as follows:

<table>
<tr><th>Frequency^</th><th>Record Date</th></tr>
<tr><td>Daily</td><td>Every Business Day</td></tr>
<tr><td>Weekly</td><td>Every Monday*</td></tr>
<tr><td>Monthly</td><td>Second last business day of the month.</td></tr>
</table>
^The above details of IDCW frequency and record date are also applicable to Direct Plan offered under the Scheme.
*Or immediately succeeding Business Day if Monday is a non-business Day

In case of IDCW options ex-IDCW NAV will be declared on the record date. Investors investing on the next day to the record date will not be eligible for IDCW.

Default option / facility:

<table>
<tr><th>Name of the option</th><th>Default^</th></tr>
<tr><td>Growth/ IDCW</td><td>Growth</td></tr>
<tr><td>Daily/Weekly/Monthly/ Discretionary IDCW</td><td>Monthly</td></tr>
<tr><td>IDCW Reinvestment / IDCW Payout</td><td>IDCW Reinvestment</td></tr>
</table>
^The above details of default option are also applicable to Direct Plan offered under the Scheme.

For detailed disclosure on default plans and options, kindly refer SAI.</td></tr>
<tr><td>XI.</td><td>Load Structure</td><td>Exit Load: Nil

For more details on Load Structure, refer to the section 'Load Structure'.</td></tr>
<tr><td>XII.</td><td>Minimum Application Amount / switch-in</td><td>During NFO and on Continuous Basis:
For Purchase - Rs. 1,000/- per application and in multiples of Re.1/- thereafter.

For Switch-in - Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.</td></tr>
<tr><td>XIII.</td><td>Minimum Additional</td><td>For Purchase - Rs. 1,000/- per application and in multiples of Re.1/- thereafter.

For Switch-in - Rs. 1,000/- per application and in multiples of Re. 0.01/- thereafter.</td></tr>
</table>

Sr. No.	Title	Description
	Purchase Amount	
XIV.	**Minimum Redemption / switch-out amount**	Rs. 1,000/- or 0.001 Unit or account balance whichever is lower.
XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	NFO opens on: November 25, 2026 NFO closes on: December 07, 2026 The NFO will be kept open for minimum 3 working days and will not be kept open for more than 15 calendar days. Any changes in dates will be published through notice on AMC website i.e. https://www.invescomutualfund.com/literature-forms/notices.
XVI.	**New Fund Offer Price** This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 1,000/- per unit.
XVII.	**Segregated portfolio / side pocketing disclosure**	The Scheme contains enabling provisions for creation of segregated portfolio. For Details, kindly refer SAI.
XVIII.	**Swing pricing disclosure**	The Scheme contains enabling provisions for Mandatory Swing Pricing and Triggering Swing Pricing on re-opening of a Scheme after announcement of winding-up. The Swing factor applicable for Mandatory Swing Pricing is 1.25%. For details, refer SAI.
XIX.	**Stock lending / short selling**	The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. For Details, kindly refer SAI.
XX.	**How to Apply and other details**	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website https://www.invescomutualfund.com/literature-forms/forms/application. The list of the OPA / ISC are available on our website as well. Application form duly filled and signed should be submitted at the OPA / ISC. The list of OPA / ISCs are available on our website. For further details, please refer Section II, SAI and Application form for the instructions.
XXI.	**Investor services**	**Contact details for general service requests:**

For AMC	For RTA
Invesco Asset Management (India) Pvt. Ltd. 2101-A, A Wing, 21st Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400 013 Tel: +91 22 67310000 E-mail: mfservices@invescoindia.com	KFin Technologies Ltd. Selenium Plot No. 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032 Tel No.: 1800 309 4034

Sr. No.	Title	Description
		<table><tr><td></td><td>E-mail: investorsupport.mfs@kfintech.com</td></tr></table> **Contact details for complaint resolution:** Investors can contact at the addresses given above for complaint resolution. They can also address their complaints to Mr. Surinder Singh Negi - Director & Head - Operations and Customer Services at the address of AMC given above. Further, investors may also approach SEBI for redressal of their complaints / grievances. Investors may lodge their complaints through SCORES (SEBI Complaints Redress System - https://scores.sebi.gov.in) or Online Dispute Resolution Portal **("ODR Portal")** (https://smartodr.in/login) to resolve the grievances through online conciliation and online arbitration. For details, please refer to SAI.
	Special product / facility available	**The Special products / facilities available during NFO and Ongoing basis in the Scheme are as follows:** 1. Systematic Investment Plan ('**SIP**') a. Top up facility During New Fund Offer Period, the Scheme offers SIP (through Direct Debit / NACH instructions) and Online/Internet Systematic Investment Plan **('ISIP')** facility. In case the Unit holder invests through SIP during the New Fund Offer Period, he / she should give one cheque for the first installment and Direct debit / NACH instruction for remaining installments. The date of first cheque should be the date of submission of application (no post-dated cheque will be accepted). The second installment will be processed after 30 days from the date of allotment in case of monthly frequency and after 3 months in case of Quarterly frequency as indicated by the investor. 2. Systematic Transfer Plan ('**STP**') a. Fixed STP b. Flex STP STP facility is offered during NFO with the first STP being processed on or after December 22, 2026 as per the STP frequency/date opted by the investor. STP facility during NFO is not available on Stock Exchange Platforms and other Digital Platforms. **Note:** The Scheme acts as Source (Transferor) Scheme for Fixed STP, Flex STP and Target Scheme for Fixed STP. 3. Transfer of Income Distribution cum Capital Withdrawal (**IDCW Transfer Plan'**) **Note:** The Scheme will act as Source as well as Target Scheme. 4. ASBA Facility: The Mutual Fund offers ASBA facility during the NFO of the Scheme. ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of Units offered during NFO of Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/ her application is selected for allotment of Units. For other terms and conditions, please refer SAI. 5. Online/Internet Systematic Investment Plan ('ISIP') facility 6. Inter - Scheme Switching 7. Application via electronic mode

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description</th></tr>
<tr><td></td><td></td><td>
8. Purchase/ SIP / Switch of units through Stock Exchange Infrastructure including Nidhi platform by National Commodity & Derivatives Exchange Limited ('NCDEX')

9. Transaction through electronic platform

10. National Automated Clearing House ('NACH') facility

11. Transactions through Open Network for Digital Commerce (ONDC Network') by Cybrilla Platform

Note: During NFO, switch request from Invesco India - Invesco Global Equity Income Fund of Fund, Invesco India - Invesco Pan European Equity Fund of Fund, Invesco India - Invesco Global Consumer Trends Fund of Fund and Invesco India - Invesco EQQQ NASDAQ-100 ETF Fund of Fund to Invesco India Financial Services Debt Fund will not be accepted.

The following facilities are available only during Ongoing basis:

12. Systematic Investment Plan ('SIP')
a. Pause facility
b. Modify facility

13. Systematic Withdrawal Plan ('SWP')
a. Fixed Option
b. Appreciation Option

14. Redemption of units through Stock Exchange Infrastructure including Nidhi platform by National Commodity & Derivatives Exchange Limited ('NCDEX')

15. Intra - Scheme Switching

The details of Frequency, Minimum amount and multiples, Minimum No. of Instalments and Dates for SIP, STP and SWP are as follows:

<table>
<tr><th>Special Product / facilities</th><th>Frequency</th><th>Minimum Amount and in multiples</th><th>Minimum Instalments</th><th>Dates</th></tr>
<tr><td rowspan="2">SIP</td><td>Monthly</td><td>Rs. 1,000 and in multiple of Re. 1</td><td>6</td><td rowspan="2">Any date except 29th, 30th or 31st of the month</td></tr>
<tr><td>Quarterly</td><td>Rs. 2,000 and in multiple of Re. 1</td><td>4</td></tr>
<tr><td>Top-up SIP</td><td>6 Monthly
Yearly</td><td>Rs. 100 and in multiple of Re. 1</td><td colspan="2">Not Applicable</td></tr>
<tr><td rowspan="6">Fixed STP</td><td>Daily</td><td>Rs. 500 and in multiple of Re. 1</td><td>12</td><td>The instalment will be processed only if it is a Business Day for source scheme as well as target scheme</td></tr>
<tr><td>Weekly</td><td>Rs. 1,000 and in multiple of Re. 1</td><td>6</td><td>Monday to Friday</td></tr>
<tr><td>Fortnightly</td><td>Rs. 1,000 and in multiple of Re. 1</td><td>6</td><td>1st and 16th of each month</td></tr>
<tr><td>Monthly</td><td>Rs. 1,000 and in multiple of Re. 1</td><td>6</td><td rowspan="2">Any date of choice except 29th, 30th & 31st</td></tr>
<tr><td>Quarterly</td><td>Rs. 1,500 and in multiple of Re. 1</td><td>4</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description</th></tr>
<tr><td></td><td></td><td>
<table>
<tr><td rowspan="2">Flex STP</td><td>Monthly</td><td>Rs. 1,000 and in multiple of Re. 1</td><td>6</td><td rowspan="2">Any date of choice except 29th, 30th & 31st</td></tr>
<tr><td>Quarterly</td><td>Rs. 1,500 and in multiple of Re. 1</td><td>4</td></tr>
<tr><td rowspan="3">Fixed SWP</td><td>Weekly</td><td rowspan="2">Rs. 1,000 and in multiple of Re. 1</td><td>6</td><td>First business day of the week</td></tr>
<tr><td>Monthly</td><td>6</td><td rowspan="2">3rd, 10th, 15th, 20th or 25th of each month /quarter</td></tr>
<tr><td>Quarterly</td><td>Rs. 1,500 and in multiple of Re. 1</td><td>4</td></tr>
<tr><td rowspan="3">Appreciation SWP</td><td>Weekly</td><td rowspan="3">Rs. 500 and above</td><td>6</td><td>First business day of the week</td></tr>
<tr><td>Monthly</td><td>6</td><td rowspan="2">3rd, 10th, 15th, 20th or 25th of each month /quarter</td></tr>
<tr><td>Quarterly</td><td>4</td></tr>
</table>
For further details of above special products / facilities, kindly refer SAI.
</td></tr>
<tr><td>XXIII.</td><td>Weblink</td><td>The Scheme is a new scheme and the below details will be available after the Scheme is constituted.

TER for last six months and Daily TER
https://invescomutualfund.com/about-us?tab=Statutory&active=ExpenseRatioDisclosure

Factsheet - https://invescomutualfund.com/literature-and-form?tab=Factsheets</td></tr>
</table>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 2026 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.

(vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and there are no deviations from the SEBI MF Regulations.

(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.

(viii) The Trustees have ensured that Invesco India Financial Services Debt Fund approved by them is a new product offered by Invesco Mutual Fund and is not a minor modification of any existing scheme/fund/product.

For Invesco Asset Management (India) Pvt. Ltd.
(Investment Manager to Invesco Mutual Fund)

Sd/-
Suresh Jakhotiya
Head - Compliance

Place: Mumbai
Date: November 14, 2026

PART II - INFORMATION ABOUT THE SCHEME

A. Assets Allocation

Under normal circumstances, the asset allocation of the Scheme would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Minimum	Maximum
Debt & debt related instruments, issued by companies in the financial services sector across duration^	80	100
Debt* & debt related instruments, Money market instruments issued by companies other than in the financial services sector	0	20
Units issued by InVITs	0	10

^Only AA+ & above rated corporate bonds and A1+rated money market instruments.
*Includes government securities.

Note: As required by para 5.7 of SEBI Master Circular dated March 20, 2026, the Scheme shall hold at least 10% of its net assets or such other percentage as calculated in accordance with AMFI Best Practices Circular dated July 24, 2021, whichever is higher, in eligible assets to meet liquidity requirements. Accordingly, as per para 5.7.2.(b) of SEBI Master Circular dated March 20, 2026 for asset allocation limits, the base shall be considered as net assets excluding the extent of minimum stipulated eligible assets. Thus, when the Scheme is required to hold 10% of it's net assets in eligible assets, then minimum allocation to debt & debt related instruments issued by companies in the financial services sector across duration will be 72% and maximum allocation will be 90%.

The Scheme shall have exposure to following instruments as per the percentages prescribed below and actual instrument/percentages may vary subject to applicable circulars:

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
1.	Securitized Debt including Pass through certificates (PTC)	Upto 50% of the net assets of the Scheme	Item 2 of Para 13.1 of SEBI Master Circular dated March 20, 2026
2.	Derivatives	Upto 50% of the net assets of the Scheme. No separate limit for non-hedging.	Para 8.5 and 13.15 of SEBI Master Circular dated March 20, 2026
2A.	Credit Default Swaps	Upto 10% of the net assets of scheme (within overall limit of Derivatives mentioned in Point no. 2.)	Para 13.17.3 (g) of SEBI Master circular dated March 20, 2026
3.	Securities lending	Upto 20% of net assets of the Scheme and Upto 5% of net assets of the Scheme to any single intermediary	Para 13.6 of SEBI Master Circular dated March 20, 2026
4.	Short term deposits of all the Scheduled Commercial Banks (pending deployment)	Upto 15% of net assets (Upto 20% of net assets with Trustee Approval)	Para 13.7 of SEBI Master Circular dated March 20, 2026
5.	Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)	Upto 10% of Debt portfolio of the Scheme	Item 10 of Para 13.1 of SEBI Master Circular dated March 20, 2026
6.	Debt instruments having special features [i.e. Additional Tier I (AT1) and Tier II bonds]	Upto 10% of Debt portfolio of the Scheme	Item 9 of Para 13.1 of SEBI Master Circular dated March 20, 2026
7.	Debt Mutual Fund	Upto 20% of net assets of the Scheme	Clause 3 of Sixth Schedule of

Sl. No.	Type of Instrument	Percentage of exposure	Circular references
	Schemes	and subject to overall limit of 5% of net asset value at the fund house level	SEBI MF Regulations read with para 13.14.1. of SEBI Master circular dated March 20, 2026.
8.	Overseas securities	Upto 20% of the net assets of the Scheme or residual regulatory limit, whichever is lower.	Para 13.11 of SEBI Master Circular dated March 20, 2026
9.	Unrated debt instruments	Upto 5% of the net assets of the scheme.	Item no. 4 of Para 13.1 of SEBI Master Circular dated March 20, 2026
10.	Unlisted non convertible debentures	Upto 10% of the debt portfolio of the scheme	Item no. 3 of Para 13.1 of SEBI Master Circular dated March 20, 2026
11.	Units issued by InvITs	Upto 10% of Net Assets of the scheme	Para 13.13 of SEBI Master Circular dated March 20, 2026
12.	Repo in Corporate Debt Securities	Upto 10% of Net Assets of the scheme	Para 13.8 of SEBI Master Circular dated March 20, 2026
13.	Triparty Repo (TREPS) on Government securities or treasury bills.	Upto 20% of the net assets of the scheme.	As per asset allocation table

The Scheme may deploy funds in Overseas securities / Overseas ETFs on an ongoing basis as per the applicable regulatory guidelines. The Scheme intends to invest USD 25 Million subject to residual regulatory limit in overseas securities during a period of six months from the date of closure of New Fund Offer.

On an ongoing basis, the Scheme may make investments in overseas securities / ETFs upto the headroom available without breaching the overseas investments limits as of February 1, 2022, at the Fund level. Further, pursuant to Point 140 under Policy related Letters / Emails of SEBI Master circular dated March 20, 2026, the subscription to schemes investing in Overseas ETFs is temporarily suspended in order to avoid breach of industry-wide limits for investment in overseas ETFs till any further communication is received from SEBI / AMFI in this regard.

The Scheme will not make investments in:

Sr. no.	Type of instruments
1.	Foreign securitized debt

The Scheme may enter into repos/reverse repos including repo in corporate debt securities, 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 Triparty repo (TREPS) on Government securities and treasury bills or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

In line with para 13.18 of SEBI Master Circular dated March 20, 2026, the cumulative gross exposure through debt, derivative positions, repo transactions including repo in corporate debt securities, InVITs, credit default swaps, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme.

Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Point 67 of Policy Related emails of SEBI Master Circular dated March 20, 2026 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

In accordance with the requirements of Regulation 40 of SEBI MF Regulations read with para 18.2 of SEBI Master Circular dated March 20, 2026 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, the Scheme shall invest 25 bps of its AUM in the units of Corporate Debt Market Development Fund. Further, an incremental contribution to CDMDF shall be made

every six months within 10 working days from the end of half year to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Deployment of Funds collected in New Fund Offer (NFO) Period:
In accordance with Regulation 32(4) of SEBI MF Regulations read with para 7.24 of SEBI Master Circular dated March 20, 2026, the AMC shall deploy the funds collected during NFO period within 30 business days from the date of allotment of units. In exceptional cases, if the AMC is not able to deploy within 30 business days, then the reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee of the AMC. The Investment Committee upon examination of root cause of the delay in deployment, may extend the timeline, either partially or fully by 30 business days and shall also recommend on how to ensure the deployment and shall monitor the same. However, an extension shall not be ordinarily granted if the scheme's assets are liquid and readily available. Further, in case, funds are not deployed as per asset allocation mentioned above and as per mandated plus extended timeline, the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 7.24 of SEBI Master Circular dated March 20, 2026.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.9.1(b). of SEBI Master Circular dated March 20, 2026 and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Rebalancing due to Passive Breaches:

Further, as per para 3.11.1 of SEBI Master Circular dated March 20, 2026, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in para 3.11.3 of SEBI Master Circular dated March 20, 2026.

B. Where will the scheme invest?

The corpus of the Scheme will be predominantly invested in AA+ and above rated corporate bonds and A1+ rated money market instruments issued by companies in the financial services sector which will include but not limited to:

1. Corporate Debt Securities
2. Certificate of Deposits
3. Commercial Paper
4. Treasury Bills
5. Tri-party Repo
6. Municipal Bonds
7. Non-convertible debentures
8. Non-Convertible Preference Shares (NCPS)*
9. Floating rate debt instruments
10. Repo (Repurchase Agreement) or Reverse Repo including Repo in Corporate Debt

11. Securitized Assets
12. Pass Through Certificate
13. Securities created and issued by the Central and State Governments as may be permitted by RBI
14. Debt Instruments with special features [i.e. Additional Tier I (ATI) bonds and Tier 2 bonds issued under Basel III framework]
15. Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)
16. Bills Rediscounting.
17. Derivative Instrument like Interest Rate Swaps, Forward Rate Agreement and such other derivative instruments as may be permitted under the SEBI MF Regulations.
18. Cash Management Bills
19. Corporate Debt Market Development Fund
20. Debt Mutual Fund Scheme
21. Any foreign fixed income security / debt instrument as may be permitted by SEBI/RBI from time to time
22. InVITs
23. Short term deposits of the Scheduled Commercial Banks.
24. Any other securities as permitted by SEBI/RBI from time to time.

*As per Note 2 to Para 13.1 of SEBI Master Circular dated March 20, 2026, Non-Convertible Preference Shares (NCPS) shall be treated as Debt instruments.

For details, refer Section II.

C. Investment Strategy

The Scheme will be actively managed. The Scheme endeavours to generate income by investing in high credit quality instruments issued by companies in financial sector. The Scheme will invest a minimum of 80% of its net assets in corporate bonds which are rated AA+ & above and money market instruments rated A1+ by credit rating agencies.

The investments will be made following a detailed assessment of the liquidity, rates and the state of the credit market. The investment team will follow a rigorous and in-depth credit evaluation of the debt and money market instruments. The credit evaluation monitors the credit worthiness of an issuer and assesses the credit exposure limit.

The Scheme will essentially follow a bottom-up approach while taking into consideration the study of the operating environment of the issuer, past track record as well as the prospects of the issuer and also the short and long term financial health of the issuer.

The Scheme will primarily invest in debt & debt related instruments of financial services sector with shorter duration maturities broadly aligning with the duration profile of the Scheme's benchmark index. Pursuant to para 7.22.5 of SEBI Master Circular dated March 20, 2026, currently Crisil Financial Services Short Term Debt Index is prescribed as the first-tier Benchmark by AMFI for Financial Services Debt Sectoral Fund. In future, if AMFI prescribes any other First Tier Benchmark for Sectoral Debt Fund which is more suitable / appropriate for the Scheme, then AMC may change the benchmark of the Scheme after complying with SEBI MF Regulations and other prevailing guidelines. In case of change of benchmark, the portfolio positioning and duration profile of the Scheme will re-aligned with the duration profile of revised benchmark. Any change in benchmark will not be considered as Fundamental Attribute Change.

Risk Control

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI MF regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying the risk and taking proper measures for the same. Risk such as Liquidity risk, volatility risk, Interest rate risk and such other risk can be partly mitigated through diversification, staggering of maturities, as well as internal controls. The Scheme may also use various derivatives products in accordance with the scheme objective and within the regulatory restriction for the purpose of trading, hedging and portfolio balancing from time to time, with an attempt to protect the value of the portfolio and enhance Unitholder's interest. While these measures are

expected to mitigate the above risks to a large extent, there can be no assurance that this risk would be completely eliminated.

Investment in Derivatives
The Scheme may invest in various derivative instruments, which are permissible under the applicable Regulations and shall also be subject to the investment objective and strategy of the Scheme and the internal limits, if any, as laid down from time to time. For detailed derivative strategies, please refer to SAI.

Portfolio Turnover
The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. The fund management team depending on its view and subject to there being an opportunity, may trade in securities, which will result in increase in portfolio turnover. Further, in the debt market, trading opportunities may arise due to changes in interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors where in the opinion of the fund manager there is an opportunity to enhance the total return of the portfolio, which will result in increase in portfolio turnover. There may be an increase in transaction cost such as brokerage paid, if trading is done frequently. However, the cost would be negligible as compared to the total expenses of the Scheme. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavor to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to measure with reasonable accuracy the likely turnover in the portfolio of the Scheme.

D. Benchmark Index

Benchmark Index	Justification
Crisil Financial Services Short Term Debt Index	On the basis of investment objective/ asset allocation pattern of the Scheme, Crisil Financial Services Short Term Debt Index is currently selected as the First tier Benchmark from the list of benchmarks circulated by AMFI to be used by AMCs as a First Tier Benchmark, pursuant to para 7.22.5 as per SEBI Master Circular dated March 20, 2026 on guiding principles for selection of first tier benchmark.

The Trustee / AMC reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to the SEBI MF Regulations and other prevailing guidelines.

E. Fund Managers of the Scheme

Name	Age (Yrs)	Educational Qualifications	Total number of years of experience	Tenure for which Fund Manager has been managing the Scheme	Assignments held during the last 10 years
Mr. Vikas Garg	45	B. Tech., M. Tech. (Chemical Engineering, IIT, Delhi), PGDBM (XLRI, Jamshedpur), CFA Charter - USA	More than 20 years of experience of which 18 years in the investment domain spanning across credit analysis & debt portfolio management	N.A. Since this is a new scheme	**March 23, 2020 - till date** Invesco Asset Management (India) Pvt. Ltd. **November 26, 2012 to March 20, 2020** Head - Credit Research - L&T Investment Management Ltd.
Mr. Gaurav Jakhotia	36 Years	B.E. (Computer Engineering - Mumbai University),	More than 11 years of experience in	N.A. Since this is a new scheme	**June 7, 2021 - till date** Invesco Asset Management (India) Pvt. Ltd.

Name	Age (Yrs)	Educational Qualifications	Total number of years of experience	Tenure for which Fund Manager has been managing the Scheme	Assignments held during the last 10 years
		PGDM (Financial Services)	fixed income market.		**October 22, 2018 to May 24, 2021** Junior Fund Manager - Reliance Nippon Life Insurance Company Ltd. **August 31, 2016 - October 06, 2018** Dealer (Fixed Income) - HDFC Life Insurance Company Ltd. **October 12, 2015 - August 26, 2016** Dealer cum Credit Analyst - IndiaFirst Life Insurance Company Ltd.

Other schemes managed by Fund Manager(s):

Name of the Scheme	Fund Manager
Invesco India Credit Risk Fund	Mr. Vikas Garg and Mr. Krishna Cheemalapati
Invesco India Corporate Bond Fund	
Invesco India Banking and PSU Debt Fund	
Invesco India Medium Term Fund	
Invesco India Money Market Fund	Mr. Krishna Cheemalapati and Mr. Vikas Garg
Invesco India Gilt Fund	
Invesco India Ultra Short to Short Term Fund	
Invesco India Ultra Short Term Fund	
Invesco India Short Term Fund	Mr. Vikas Garg and Mr. Gaurav Jakhotia
Invesco India Nifty G-sec Jul 2027 Index Fund	Mr. Krishna Cheemalapati and Mr. Gaurav Jakhotia
Invesco India Nifty G-sec Sep 2032 Index Fund	
Invesco India Income Plus Arbitrage Active Fund of Fund	Mr. Vikas Garg (Fixed Income) and Mr. Deepak Gupta (Arbitrage)

Dedicated fund manager for overseas securities:
Pursuant to Para 13.11.5.(a) of SEBI Master Circular dated March 20, 2026, appointment of dedicated fund manager for making investment in overseas securities is optional. The fund manager(s) of the Scheme will be responsible for making investments in overseas securities.

F. How is the scheme different from existing schemes of the mutual fund?

Invesco India Financial Services Debt Fund aims to invest in instruments having AA+ and above rated corporate bonds issued by companies in the financial services sector. Currently, Invesco Mutual Fund does not offer Sectoral Debt Scheme.

The list of existing debt schemes is as follows:

Sr. No.	Scheme Name	Website Link
1.	Invesco India Corporate Bond Fund	
2.	Invesco India Credit Risk Fund	
3.	Invesco India Gilt Fund	
4.	Invesco India Short Term Fund	

Sr. No.	Scheme Name	Website Link
5.	Invesco India Banking and PSU Debt Fund	https://www.invescomutualfund.com/literature-and-form?tab=Scheme
6.	Invesco India Medium Term Fund	
7.	Invesco India Money Market Fund	
8.	Invesco India Ultra Short to Short Term Fund	
9.	Invesco India Ultra Short Term Fund	
10.	Invesco India Nifty G-sec Jul 2027 Index Fund	
11.	Invesco India Nifty G-sec Sep 2032 Index Fund	
12.	Invesco India Overnight Fund	
13.	Invesco India Liquid Fund	

G. How has the scheme performed?

This Scheme is a new scheme and does not have any performance track record.

H. Additional Scheme Related Disclosures

1. **Scheme's Portfolio Holding**: (Top 10 holding and fund allocation towards various sectors):
   This Scheme is a new scheme and does not have portfolio holding details.

   After the scheme is launched website link to obtain scheme's latest monthly portfolio holding including top 10 holding and fund allocation will be:
   https://www.invescomutualfund.com/literature-forms/monthly-holdings/fixed-income
2. **Functional website link for Portfolio Disclosure - Fortnightly:** This Scheme is a new scheme and does not have portfolio holding details.

   After the scheme is launched website link to obtain scheme's latest Fortnightly portfolio holding will be: https://www.invescomutualfund.com/literature-and-form?tab=Fortnightly
3. **Functional website link to the respective addendums to the SID after the last update of SID:**
   https://invescomutualfund.com/literature-and-form?tab=Notices
4. **Aggregate investment in the Scheme by Fund Manager(s):**

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Fund Manager	N.A. This Scheme is a new scheme and yet to be launched.		

5. **Investments of AMC in the Scheme**:

Under Regulation 22(3)(a) of the SEBI MF Regulations read with para 7.13 of SEBI Master Circular dated March 20, 2026, the AMC will invest in the Scheme as a percentage of assets under management ('AUM') of the Scheme based on risk assigned to the Scheme. For the purpose of this requirements, the risk value assigned to the Scheme will be as per para 17.13.1. as per SEBI Master Circular dated March 20, 2026 and risk-o-meter of immediate preceding month shall be considered. The investments will be maintained at all points of time till the Scheme is wound up and will be reviewed on a quarterly basis to ensure that the investments are aligned due to change in AUM and / or change in risk value of the Scheme. Based on quarterly review, shortfall in value of investments, if any, shall be made good within 7 days of such review. Further, the AMC may withdraw any excess investments than what is required pursuant to such quarterly review.

In addition to mandatory investments, the AMC may invest in the Scheme during NFO or during the continuous offer period subject to the SEBI MF Regulations.

As per the existing SEBI MF Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme.

Website link to review details of investments by the AMC in the Scheme is as follows:
https://www.invescomutualfund.com/literature-forms/scheme-information-document/functional-links

Part III. OTHER DETAILS

A. Computation of NAV

The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation day. The Mutual Fund will value its investments according to the principle of fair valuation as specified in Seventh Schedule of the SEBI MF Regulations, or such norms as may be specified by SEBI from time to time.

The Net Assets Value (NAV) per unit of the Scheme shall be calculated by following method:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme on the Valuation Day}}$$

NAV shall be rounded upto four decimals.

Illustration of Computation of NAV:

The computation of NAV per unit using various components is explained as follows:

Particulars	Amount in Rs.
Market or Fair Value of Scheme's Investments ……(A)	10,00,00,000.00
Add: Current Assets including Accrued Income …..(B)	75,34,345.00
Less: Current Liabilities and Provisions ……..(C)	(30,00,000.00)
Net Assets (A+B-C)	**10,45,34,345.00**

No. of Units outstanding under Scheme on the Valuation Day: 100,000.

The NAV per unit will be computed as follows: 10,45,34,345 / 100,000 = Rs. 1045.3435 p.u. (rounded off to four decimals).

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

Methodology for calculation of sale and re-purchase price of the units:

- **Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors.**

  The Purchase Price of Units is the price at which an investor can subscribe /purchase Units of the Scheme. During the continuous offer of the Scheme, the Units will be available at the Applicable NAV.

  Pursuant to para 11.7.1. of SEBI Master Circular dated March 20, 2026, there shall be no entry load for purchase of Units of the Scheme. Accordingly, Purchase Price will be equal to Applicable NAV.

  Example: The applicable NAV of the Scheme is Rs. 1100.0000 p.u. Since Entry load is not applicable, the sale / subscription price will be calculated as follows:

  Sale / Subscription Price = Applicable NAV*(1+ Entry Load)
  = Rs. 1100.00*(1+0)
  = Rs. 1100.00*1
  = Rs.1100.0000

  The investors should also note that stamp duty at the applicable rate will be levied on applicable transactions i.e. purchase, switch-in, IDCW reinvestment, instalment of Systematic Investment Plan, Systematic Transfer Plan. Accordingly, pursuant to levy of stamp duty, the number of units allotted will

be lower to that extent. For more details & impact of stamp duty on number of units allotted, please refer **SAI**

- **Ongoing price for redemption (sale) / switch outs (to other schemes/plans of the Mutual Fund) by investors**

  Ongoing price for redemption /switch out (to other schemes/plans of the Mutual Fund) is price which a Unit holder will receive for redemption/switch-outs. During the continuous offer of the Scheme, the Unit holder can redeem the units at applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows:

  Redemption Price = Applicable NAV*(1-Exit Load, if any)

  Example 1: The applicable NAV of the Scheme is Rs. 1100.0000 p.u. If the applicable Exit Load at the time of investments is 1%, then the repurchase / redemption price will be calculated as follows:
  = Rs. 1100.00*(1-0.01)
  = Rs.1100.00*0.99
  = Rs. 1089.0000

  Example 2: The applicable NAV of the Scheme is Rs. 1100.0000 p.u. If the applicable Exit Load at the time of investment is Nil, then the repurchase / redemption price will be calculated as follows:

  Repurchase / Redemption Price = Applicable NAV*(1-Exit Load)
  = Rs. 1100.00*(1-0)
  = Rs.1100.00*1
  = Rs. 1100.0000

  Since the Scheme is not an equity scheme, Securities Transaction Tax (STT) is not applicable.

  The Redemption / Repurchase Price will not be lower than 97% of the Applicable NAV.

B. New Fund Offer (NFO) Expenses

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc.

The AMC will ensure that NFO expenses are not charged to the Scheme.

C. Annual Scheme Recurring Expenses

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 1.85% of the daily net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Fund.

Expense Head	Maximum BER as % of daily net assets * (estimated p.a.)
Investment Management & Advisory Fee	Up to 1.85
Marketing and selling expenses including fees, commission and charges towards distribution, if any**	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW payouts/redemption cheques/ warrants	
Fees and Expenses of Trustee	
Audit Fees	
Custodian Fees	
Costs related to investor communications	
Costs of fund transfer from location to location	

Expense Head	Maximum BER as % of daily net assets * (estimated p.a.)
Cost of Statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Payment towards brokerage cost for execution of trades over and above 6 bps and 2 bps for cash and derivative market trades respectively	
Maximum BER permissible under Regulation 66(7)(c)	**Up to 1.85**
Transaction cost incurred for the purpose of execution of trade as referred under Regulation 66(10) shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house.	As applicable
Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	GST of 18% or any other rate as may be levied from time to time on the Taxable / Invoice / Contract amount. Additionally, levies such as Stamp Duty, STT etc. Will be charged on Turnover of securities which will be at prescribed rates.
Statutory levies (including GST) on brokerage and transaction cost	

Statutory levy means levy imposed by state government and central government.

Over and above the BER specified under Regulation 66(7) of SEBI MF Regulations, expense incurred towards brokerage for the purpose of execution of trade, subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions shall be charged to the scheme.

*All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan. Commission and distribution expenses will not be charged to the Direct Plan. Further, Direct Plan under the scheme will have a separate NAV.

**For payment of Agents Commission, MF / AMC has adopted full trail model of commission without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting of trail commission will be allowed for inflows through Systematic Investment Plans (SIPs) from new investors, up to 1% payable yearly in advance, for a maximum period of three years subject to guidelines provided by SEBI, as amended from time to time. The upfront trail commission shall be paid from the books of the AMC and amortized on daily basis to the scheme over the period for which the payment has been made.

The purpose of the above table is to assist the investor in understanding various costs and expenses that an investor in the Scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available with AMC based on past experience and are subject to change inter-se.

The Base Expense Ratio ('BER') of the Scheme is sum of investment management and advisory fees mentioned under Regulation 66(4), recurring expenses mentioned under Regulation 66(5) and charges or commission or fees related to distribution of the Scheme mentioned under Regulation 66(6) but excludes statutory levy applicable, if any, on the said expenses and Transaction cost mentioned under Regulation 66(10) of SEBI MF Regulations.

Pursuant to Regulation 66(7)(c) of SEBI MF Regulations, BER charged to the Scheme as % of daily net assets will be subject to maximum limit of 1.85%.

Any expenditure in excess of the base limits specified in SEBI MF Regulations shall be borne by the AMC or the Trustees or Sponsors. If any expense of the scheme is borne by the AMC or by the Trustee or Sponsor(s), the same shall be done only after the investment management and advisory fees charged to the scheme, if any, is fully reversed.

Any expenses other than those specified in sub-regulation (4), (5), (6), (9) and (10) of Regulation 66 of SEBI MF Regulations shall be borne by the AMC or Trustee or Sponsor(s).

In accordance with Regulation 67(2) of SEBI MF Regulations, no charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by the SEBI, shall be charged to the investors.

All scheme related expenses, including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the AMC, its Associate, Sponsor, Trustee or any other entity through any route.

However, expenses that are very small in value but high in volume may be paid out of AMC's books at actuals or not exceeding 2 bps of Scheme AUM, whichever is lower. A list of such miscellaneous expenses will be as provided by AMFI in consultation with SEBI.

Additional Incentives to distributors for onboarding new individual investors from B-30 cities and women investors:

In line with the provisions stated in para 11.6 of SEBI Master Circular dated March 20, 2026, the AMC shall pay additional commission in the following manner:

1. Additional commission is payable to distributors for onboarding new eligible investors as follows:
   a. New individual investors (new PAN) from B-30 cities at the mutual fund industry level;
   b. New women individual investors (new PAN) from both Top 30 and B-30 cities.
2. The structure of additional commission will be as follows:
   - Lumpsum Investments: 1% of amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year.
   - Systematic Investment Plan, 1% of the total investment made during the first year, subject to a maximum of ₹2,000.
3. Additional distribution commission will be paid from 2 bps on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives and will be subject to adequate claw back provisions.
4. The additional commission will be in addition to the existing trail commission paid to the distributor from the Scheme.
5. Distributor will be eligible to receive additional commission for mobilizing investments from new women investors from Top-30 cities and in cases where the commission for new investments from B-30 cities has not been claimed for the same women investors / investment. Dual incentives for the same investor / investment will not be permitted.
6. Payment of additional commission will be applicable as per stipulated timelines and will subject to implementation standards as prescribed by AMFI vide email dated December 27, 2025.

The AMC will prominently disclose the Total Expense Ratio of the Scheme under a separate head on it's website on a daily basis. The investors can refer to https://www.invescomutualfund.com/statutory-disclosures/ter-mutual-fund-since-2026 for Total Expense Ratio (TER) details.

Additionally, the Fund will disclose the Total Expense Ratio (TER) of the Scheme on daily basis on the website of AMFI (https://www.amfiindia.com/ter-of-mf-schemes).

Further, any change in the BER in comparison to previous BER charged to the Scheme shall be communicated to investors of the Scheme through notice via email or SMS and notice of change in BER will be uploaded on the website (https://www.invescomutualfund.com/statutory-disclosures/ter-mutual-fund-since-2026) at least three working days prior to effecting such change.

Total Expenses Ratio: As per Regulation 2(1)(aaa) of SEBI MF Regulations, Total Expense Ratio (**'TER'**)" means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme and includes BER, brokerage cost for execution of trade, transaction cost and statutory levies.

Illustration of impact of expense ratio on Scheme's returns is as follows:

Particulars	Direct Plan	Regular Plan
Investment Value (Rs.)	10,00,000.00	10,00,000.00
Annualized Gross Return (%)	10.00	10.00
Annual Recurring Expenses (%)	0.60	0.90
Gross Appreciation for the day @ 10% (Rs.)	273.97	273.97
Expense Amount for the day (Rs.)	16.44	24.66
Net Appreciation for the day (Rs.)	257.53	249.31
Return (Net of Expenses) for the day in % (Annualized)	9.40	9.10

Note: The above is just an illustration to explain the impact of the expense ratio on the performance of the Scheme. The actual returns generated by the Scheme will change from time to time.

D. Load Structure

Exit Load is an amount which is paid by the investor to redeem the Units from the Scheme. Load amounts are variable and are subject to change from time to time.

Type of Load	Load chargeable (as % of NAV)
Exit Load	Nil

- No Exit Load will be levied on Units issued on IDCW reinvested.
- No Exit Load will be levied on Units issued as bonus units.
- A switch-out or a withdrawal under SWP will also attract an Exit Load like any Redemption.

Load Structure in the Transferee Scheme (target scheme) prevailing at the time of submission of STP application (whether for fresh enrolment or extension) will be applicable for all the investments through STP specified in the SID of the Scheme.

The AMC reserves the right to change / modify the Load structure if it so deems fit in the interest of smooth and efficient functioning of the Scheme depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI MF Regulations. For any change in Load structure, the AMC will issue an addendum and display it on the AMC Website/Investor Service Centres. The intimation of the same will be displayed on our website (https://www.invescomutualfund.com/literature-forms/addendums). Exit Load charged, if any, will be credited back to the scheme, net of Goods and Services Tax.

The investor is requested to check the prevailing load structure of the Scheme before investing. Investors may refer to the current applicable Load structure by referring to the SID on the AMC website or by calling at 1800 209 0007 (toll-free). Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

The Redemption / Repurchase Price will not be lower than 97% of the Applicable NAV.

SECTION II

I. INTRODUCTION

A. Definition / Interpretation

For the meaning of words, expressions and abbreviations used in this Scheme Information Document, interpretations, please click on the functional website Link given below:

https://www.invescomutualfund.com/literature-forms/scheme-information-document/functional-links

B. Risk Factors

- **Scheme specific risk factors**

- **Risk Factors associated with Financial Services Sector**

Investing in a sectoral fund is based on the premise that the Scheme will seek to invest in companies belonging to the Financial Services sector. This will limit the capability of the Scheme to invest in another sectors/theme. These funds would predominantly invest in debt and debt related instruments of companies engaged in the financial services sector/theme and hence concentration risk is expected to be high. Also, as with all debt investing, there is the risk that companies in this sector will not achieve its expected earnings results, or that an unexpected change in the market or within the company will occur, both of which may adversely affect investment results. Thus, investing in a financial service sector specific fund could involve potentially greater volatility and risk.

- **Risk associated with Fixed Income and Money Market Instruments:**

Interest - Rate Risk
Fixed Income and Money Market Instruments run interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates fall, the prices increase. The extent of rise or fall in the price is a function of existing coupons, days to maturity, increase or decrease in the level of interest, credit quality, demand and supply. However, in case of Government securities credit risk remains zero, their prices are influenced by the movement in interest rates in the financial system. In the case of floating rate instruments, an additional risk could arise because of the changes in the spreads of floating rate instruments. With the increase in the spread of floating rate instruments, the price can fall and with decrease in spread of floating rate instruments, the prices can rise. Moreover, the floating rate instruments having a periodical interest rate reset carry lower interest rate risk compared to a fixed rate debt security. However, in the falling interest rate scenario, the returns on floating rate debt instruments may not be better than those on fixed rate debt instruments.

Credit Risk
Credit risk or default risk refers to the risk that the issuer of a fixed income security may default on interest payment or even in paying back the principal amount on maturity. Even where no default occurs, the price of a security may be affected because of change in the credit rating of the issuer/instrument, and the price of a security goes down if the credit rating agency downgrades the rating of the issuer. In case of Government securities, there is minimal credit risk to that extent. Different types of securities in which the Scheme would invest carry different types and levels of risk. Lower rated or unrated securities are more likely to react to developments affecting the market and credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated or unrated securities also tend to be more sensitive to economic conditions than higher rated securities.

Liquidity or Marketability Risk
This refers to the ease with which a security can be sold at or near to its valuation i.e. yield-to maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and offer price quoted by a dealer. Fixed income securities can be either listed on any stock exchange or may be unlisted. Moreover, the securities that are listed on the stock exchange carry lower liquidity risk, but the ability to sell these securities is limited by the overall trading volumes and may lead to the Scheme incurring losses till the security is finally sold. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances. Even though the Government

securities market is more liquid compared to other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. While money market instruments are fairly liquid but lack a well-developed secondary market, and hence may restrict the ability of the Scheme to sell such instruments.

Securities which are not quoted on the stock exchange(s) may be illiquid and can carry higher liquidity risk in comparison with securities which are listed on the stock exchange(s) and offer exit option to the investor including put option. The Scheme would invest in the securities which are not listed but offer attractive yields. This may however increase the risk of the portfolio.

Re-investment Risk
This refers to the interest rate risk at which the intermediate cash flows received from the securities in the Scheme, including maturity proceeds, are reinvested. Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the debt security. Consequently, the proceeds may get invested at a lower rate.

- **Risks associated with Investing in Corporate Debt instruments**

In addition to Interest rate risk, Credit Risk, Liquidity Risk, Re-investment Risk as mentioned above, corporate debt instruments will also be exposed to Economic Risk. If the economy falters, some investors are likely to sell their corporate debt instruments and replace the same with safer ones, such as Government securities. During such events, as there will be more sellers than buyers for corporate debt instruments, the supply will exceed demand and prices of the corporate debt instruments will fall and the investors may be exposed to a potential losses.

- **Risk Factors Associated with repo transaction in Corporate Debt Securities**

Counterparty Risk: This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. Fund Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis and / or with entities regulated by SEBI/RBI/IRDA. In the event of default by the repo counterparty, the Scheme will have recourse to the corporate debt securities given as collateral to recover the investment by selling the collateral in the market. However, selling of collateral will also be subject to liquidity risk in the market and the Scheme may incur impact cost at the time of selling the collateral.

Collateral Risk: Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations or there is downward migration in rating of collateral. Further if the rating of collateral goes below the minimum required rating during the term of repo or collateral becomes ineligible for any reason, counterparty will be expected to substitute the collateral. In case of failure to do so, IAMI / Schemes of the Fund will explore the option for early termination of the trade.

- **Risk Factor associated with investing in Securities Segment and Tri-party Repo trade settlement**

Clearing Corporation of India Ltd. ('CCIL') is providing clearing and settlement services, for Triparty Repo trades in Government Securities, under its Securities Segment. CCIL would act as a Central Counterparty to all the borrow and lend Triparty Repo trades received by it for settlement. CCIL would also be performing the role responsibilities of Triparty Repo Agent, in terms of Repurchase transactions (Repo) (Reserve Bank) Directions, 2018 as amended from time to time. CCIL would settle the Triparty Repo trades, in terms of its Securities Segment Regulations.

The funds settlement of members is achieved by multilateral netting of the funds position in Triparty Repo with the funds position in Outright and Market Repo and settling in the books of RBI for members who maintain an RBI Current Account. In respect of other members, funds settlement is achieved in the books of Settlement Bank. Securities settlement for Triparty Repo trades shall be achieved in the Gilt Account of the Member maintained with CCIL. Securities obligation for outright and market repo trades shall be settled in the SGL / CSGL account of the Member with RBI.

Invesco Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the CCIL. Since all transactions of the Fund in government securities and in Tri-party Repo trades are settled centrally

through the infrastructure and settlement systems provided by CCIL, it reduces the settlement and counterparty risks considerably for transactions in the said segments.

To mitigate the potential losses arising in case any member defaults in settling the transactions routed through CCIL, CCIL maintains a Default Fund. CCIL shall maintain two separate Default Funds in respect of its securities segment, one to meet the losses airing out of any default by its members from outright and repo trades and other for meeting losses arising out of any default by its members from Triparty Repo trades.

In case any clearing member fails to honor his settlement obligations, the Default Fund is utilized to complete the settlement applying the Default Waterfall Sequence. As per the said waterfall mechanism, after the defaulter's margins and defaulter's contribution to default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution, if there is still a loss to be met, then contribution of non-defaulting members to Default Fund is utilized to meet the said loss.

The Scheme is subject to the risk of losing initial margin and contribution to Default Fund in the event of failure of any settlement obligation. Further the Scheme's contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

Further, CCIL periodically prescribes a list of securities eligible for contribution as collaterals by members. Presently, all Central Government Securities and Treasury Bills are accepted as collaterals by CCIL. The above risk factor may undergo a change in case the CCIL notifies securities other than Government of India Securities as eligible for contributions as collateral.

- **Risks associated with investing in Foreign Securities**

Subject to necessary approvals, the Scheme may also invest in overseas financial assets as permitted under the applicable regulations. The value of an investment in foreign securities may depend on general global economic factors or specific economic and political factors relating to the country or countries in which the foreign issuer operates. To the extent the assets of the Scheme are invested in overseas financial assets, there may be risk associated with fluctuation in foreign exchange rates, restrictions on repatriation of capital and earnings under the exchange control regulations and transaction procedure in overseas market. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls, political circumstances, bi-lateral conflicts or prevalent tax laws.

Investment in foreign securities carries currency risk. Currency risk is a form of risk that arises from the change in price of one currency against other. The exchange risk associated with a foreign denominated instrument is a key element in foreign investment. This risk flows from differential monetary policy and growth in real productivity, which results in differential inflation rates. The risk arises because currencies may move in relation to each other.

- **Risks associated with Investing in Derivatives**

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. Other risks include risk of mispricing or improper valuation and the inability of the derivative to correlate perfectly with underlying assets, rates and indices, illiquidity risk whereby the Scheme may not be able to sell or purchase derivative quickly enough at a fair price.

- **Risk Factor associated with investing in Tier I and Tier II Bonds:**

  Tier I and Tier II Bonds are unsecured and the RBI prescribes certain restrictions in relation to the terms of these Bonds:
  Tier I and Tier II bonds are unsecured in nature. The claims of the Bondholders shall (i) be subordinated to the claims of all depositors and general creditors of the Bank; (ii) neither be secured nor covered by any guarantee of the Issuer or its related entity or other arrangement that legally or economically enhances the seniority of the claim vis-a-vis creditors of the Bank; (iii) Unless the terms of any subsequent issuance of bonds/debentures by the Bank specifies that the claims of such subsequent bond holders are senior or subordinate to the Bonds issued under the Disclosure Document or unless the RBI specifies otherwise in its guidelines, the claims of the Bondholders shall be pari passu with claims of holders of such subsequent debentures/bond issuances of the Bank; (iv) rank pari passu without preference amongst themselves and other subordinated debt eligible for inclusion in Tier 1 / Tier 2 Capital as the case may be. The Bonds are not redeemable at the option of the Bondholders or without the prior consent of RBI. The Bonds (including all claims, demands on the Bonds and interest thereon, whether accrued or contingent) are issued subject to loss absorbency features applicable for non-equity capital instruments issued in terms of Basel III Guidelines including in compliance with the requirements of Annex 5 thereof and are subject to certain loss absorbency features as described in bond prospectus and required of Tier 1 / Tier 2 instruments at the Point of Non Viability as provided for in Annex 16 of the aforesaid Basel III Guidelines as amended from time to time. The Bonds are essentially non-equity regulatory instruments, forming part of a Bank's capital, governed by Reserve Bank of India (RBI) guidelines. These instruments have certain unique features which, inter-alia, grant the issuer (i.e. banks, in consultation with RBI) a discretion in terms of writing down the principal / interest, to skip interest payments, to make an early recall etc. without commensurate right for investors to legal recourse, even if such actions of the issuer might result in potential loss to investors. Payment of coupon on the Bonds is subject to the terms of Information Memorandum, including Coupon Discretion, Dividend Stopper Clause, Loss Absorption as contained in the Information Memorandum. The Bonds are subject to loss absorption features as per the guidelines prescribed by RBI.

  There may be no active market for the Bonds on the platform of the Stock Exchanges. As a result, the liquidity and market prices of the Bonds may fail to develop and may accordingly be adversely affected:
  There is no assurance that a trading market for the Bonds will exist and no assurance as to the liquidity of any trading market. Although an application will be made to list the Bonds on the NSE and/or BSE, there can be no assurance that an active market for the Bonds will develop, and if such a market were to develop, there is no obligation on the issuer to maintain such a market. The liquidity and market prices of the Bonds can be expected to vary with changes in market and economic conditions, financial condition and prospects and other factors that generally influence market price of such instruments. Such fluctuations may significantly affect the liquidity and market price of the Bonds, which may trade at a discount to the price at which one purchases these Bonds.

  Issuer is not required to and will not create or maintain a Debenture Redemption Reserve (DRR) for the Bonds issued under this Disclosure Document:
  As per the Companies (Share Capital and Debentures) Rules, 2014, as amended, no Debenture Redemption Reserve is required to be created by Banking Companies issuing debentures.

  There is no assurance that the Tier I / Tier II bonds will not be downgraded:
  The Rating agencies, which rate the Bonds, have a slightly different rating methodology for Tier I and Tier II bonds. In the event of deterioration of the financial health of the Issuer or due to other reasons, the rating of the Bonds may be downgraded whilst the ratings of other bonds issued by the issuer may remain constant. In such a scenario, for Tier I and Tier II Bond holders may incur losses on their investment.

- **Risks associated with Investing in Securitized Debt**

  The Scheme may invest in securitized debt such as asset-backed securities (ABS) or mortgage backed securities (MBS). ABS are backed by other assets such as credit card, automobile or consumer loan receivables, retail loan installment or participations in pools of leases. Credit support for these securities may be based on the underlying assets and/or provided through credit enhancements by a third party. The values of these securities are sensitive to changes in the credit quality of the underlying collateral, the credit strength of the credit enhancement, changes in interest rates and at times the financial condition of the issuer.

MBS is an asset backed security whose cash flows are backed by the principal and interest payments of a set of mortgage loans. In the case of mortgage backed securities, these loans are usually first mortgages on residential properties. With asset backed securities, the loans might be credit card receivables, auto loans and leases or home equity loans. As the underlying loans are paid off by the borrowers, the investors in MBS/ABS receive payments of interest and principal over time. MBS, particularly home loan transactions, are subject to interest-rate risk and prepayment risk. A change in interest rates can affect the pace of payments on the underlying loans, which in turn, affects total return on the securities. ABS also carries credit or default risks. If many borrowers on the underlying loans default, losses could exceed the credit enhancement level and result in losses to investors in an ABS transaction. ABS has structure risk due to a unique characteristic known as early amortization or early payout risk.

MBS carry interest rate risk. Maturity is a moving target with these securities. Depending on what happens to interest rates after issuing the MBS, the maturity of the bond could shorten or lengthen dramatically. This is because homeowners are allowed to refinance their mortgages as decline in interest rates encourages many homeowners to refinance their mortgages. Whereas rise in interest rates causes homeowners to hold on to their mortgages longer. This will extend the originally estimated maturity dates of MBS.

ABS and MBS are also subject to prepayment risk. When purchasing an MBS, investors usually calculate some degree of prepayment into their pricing. However, if prepayment happens unexpectedly or faster than predicted, it may result in reduced actual duration as compared to the expected duration of the paper at the time of purchase, which may adversely impact the portfolio yield.

The yield-to-maturity of such securities cannot be known for certain at the time of purchase since the cash flows are not known. When principal is returned early, future interest payments will not be paid on that part of the principal. If the bond was purchased at a premium, the bond's yield will be less than what was estimated at the time of purchase.

The credit enhancement stipulated represents a limited loss cover to the investors. These certificates represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the issuer or the seller or the originator, or the parent or any affiliate of the seller, issuer and originator. No financial recourse is available to the certificate holders against the investors' representative. Delinquencies and credit losses may cause depletion of the amount available under the credit enhancement and thereby the investor payouts to the certificate holders may get affected if the amount available in the credit enhancement facility is not enough to cover the shortfall. On persistent default of an obligor to repay his obligation, the servicer may repossess and sell the asset. However, many factors may affect, delay or prevent the repossession of such asset or the length of time required to realise the sale proceeds on such sales. In addition, the price at which such asset may be sold may be lower than the amount due from that obligor.

These securities also carry risk associated with the collection agent. With respect to the certificates, the servicer will deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of originator. If originator in its capacity as servicer fails to remit such funds due to investors, the investors may be exposed to a potential loss.

- **Risks associated with Securities Lending for Debt Instruments**

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Scheme may not be able to sell such lent securities and this can lead to temporary illiquidity.

- **Risks associated with Short Selling**

The Schemes may enter into short selling transactions, subject to SEBI and RBI Regulations. Short positions carry the risk of losing money and these losses may grow unlimited theoretically if the price of the stock

increases without any limit. This may result in major loss to the Scheme. At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In additions, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

- **Risks associated with investing in SO Rated Papers**

In addition to all the risks associated with the plain vanilla instruments like NCDs / Money market instruments etc., any instrument rated with the suffix (SO) is subject to certain additional risks like:

- Underlying loan pools in case of SO rated securities can be of varying types and nature. SO securities are rated and assessed based on assumption around homogeneity of the underlying loan pools. In certain cases, the loan pools can show behavioral characteristics which are very different from initial assumptions and as such increase the credit risks inherent in the transaction. Additionally, the loan pools may have pre-payments which can increase the interest rate risk in the securities.
- In case of SO rated securities, the structure of the transaction carries comingling risk and risk of the servicer of the transaction. As such, legal clauses and structural features are very important in addition to issuer credit risk since lack of sufficient structural protection can cause leakage of cash and / or security being available for investors.
- SO rated securities are complex structures with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to structured nature of SO securities, the liquidity in the market for these instruments is limited compared to similar rated normal debt instruments. Thus, lower secondary market liquidity in such instruments could cause challenges in timely selling by the scheme. Additionally due to limited liquidity, schemes may incur higher impact costs when such instruments are traded due to wider bid-offer spreads.

- **Additional risks associated with the CE rated papers**

In addition to all the risks associated with the plain vanilla instruments like NCDs / Money market instruments etc., any instrument rated with the suffix (CE) is exposed to various additional risks on the basis of the explicit underlying Credit enhancement (CE) from a third party/ parent/ group company, in the form of corporate guarantee/ letter of comfort/ pledge of shares etc. The risk involved are:

- if the Credit Enhancement is in the form of Corporate Guarantee / Letter of Comfort, then there is a legal risk of enforcing the Corporate Guarantee / Letter of Comfort along with the credit risk pertaining to the Credit Enhancement provider.
- If the Credit Enhancement is in the form of pledge of shares, then the additional risks are those associated with equity price movement, share collateral cover, liquidity of shares pledged as collateral in the secondary market, availability of free shares with the CE provider to be provided as additional collateral. Further there is also a legal risk of enforcing the pledge of shares, operational risk in selling the shares in secondary market & the underlying impact cost.
- If the Credit Enhancement is in any other form, then there is a risk pertaining to legal enforceability of the credit enhancement and credit risk of the credit enhancement provider.

- **Risk associated with investing in Corporate Debt Market Development Fund (CDMDF)**

In accordance with the requirement of Regulation 40 of SEBI MF Regulations read with para 18.2 of SEBI Master Circular dated March 20, 2026 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the Scheme shall invest 25 bps of its AUM in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

- **Risk Factors associated with investments in InvITs**

➢ **Market Risk**: InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. AMC/Fund Manager's will do the necessary due diligence but actual market movements may be at variance with the anticipated trends.

- **Liquidity Risk**: As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc., the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk.

- **Reinvestment Risk**: Investments in InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

- **Regulatory/Legal Risk**: InvITs being new asset classes, rights of unit holders such as right to information etc. may differ from existing capital market asset classes under Indian Law.

- **Risks associated with segregated portfolio**

a) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
b) Security(ies) held in segregated portfolio may not realize any value.
c) Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

C. Risk Mitigation Strategies

Type of Risk	Risk Mitigation Measures
Volatility	By controlling issuer exposures through diversification in debt & money market instruments in line with scheme objectives, and applicable regulations to control overall portfolio volatility
Concentration	Maintaining adequate diversification by investing in various debt instruments such as corporate and PSU bonds, TREPS/ Repo and money market instruments of various issuers in line with scheme objectives, and applicable regulations.
Liquidity	Investments will be made in debt & money market instruments having adequate liquidity in the secondary market. Staggered maturity profile in the portfolio to take care of liquidity. Dynamic monitoring of liquidity depending on the interest rate view.
Credit Risk	The internal credit scoring model to identify appropriate credits will be predominantly used by the Scheme for identifying the securities. Moreover, the external credit ratings of all the assets will be of investment grade or better. The internal credit assessment team will actively monitor the changing credit profile of all invested credits.
Derivatives Risk	The Scheme may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as may be permitted under the Regulations. Interest Rate Swaps will be done with approved counter parties under pre-approved ISDA agreements. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines. As and when the Scheme trades in the derivatives market there are risk factors and issues concerning the use of derivatives since derivative products are specialized instruments that require investment techniques and risk analyses different from those associated with stocks and bonds. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

II. INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest

The corpus of the Scheme will be predominantly invested in AA+ and above rated corporate bonds issued by companies in the financial services sector which will include but not limited to:

- **Corporate Debt Securities**

1. Corporate debt securities are debt instruments issued by a corporation, the holder of which receives interest from the corporation periodically for a fixed period of time and gets back the principal along with the interest due at the end of the maturity period. All Non-government debt securities are categorized as corporate debt securities. Short term corporate debt is issued primarily as commercial paper whereas long-term debt is issued as bonds. In India the terms Corporate Bonds and Debentures are used interchangeably. Corporate Bonds can be issued by way of public issue where the retail investors as well as institutions can participate in the issue or by way of private placement where only a limited number of investors participate in the issue. Corporate Bonds unlike equity shares don't guarantee an ownership in the Company but give regular income in the form of interest. Corporate Bonds are differentiated on the basis of Maturity i.e. Short Term, Long Term or Medium Term; Coupon i.e. Fixed Rate, Floating Rate or Zero Coupon; Option i.e. Call Option or Put Option; Security i.e. secured by way of a charge on the assets of the borrower or unsecured and Redemption i.e. Single redemption or Amortizing Bonds.

- **Debt and Money Market Instruments**

1. Certificate of Deposits (CDs) is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The minimum denomination of CD should be Rs. 1 Lac and in multiples of Rs. 1 Lac thereafter. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value. Banks/ FIs cannot buy back their own CDs before maturity.

2. Commercial Paper (CPs) is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

3. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.

4. Tri-party Repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.

5. Municipal bonds are bonds issued by urban local bodies - municipal bodies (municipality) and Corporate Municipal Entity (CME) which are entities owned by municipal bodies, to raise money for financing projects, specifically infrastructure projects.

6. Non-convertible debentures as well as bonds are securities issued by companies / institutions promoted / owned by the Central or State governments and statutory bodies, which may or may not carry a Central/State government guarantee, public and private sector banks, All India Financial Institutions, private sector companies. These instruments may be secured against the assets of the company or unsecured and generally issued to meet the short term and long term fund requirements. Rate of interest on such instruments would depend upon spread over corresponding government security, perceived risk, rating, tenor etc. These instruments include fixed interest security with/without put/call option, floating rate bonds, zero coupon bonds. Frequency of the interest payment could be either monthly/quarterly/half-yearly or annually.

7. Floating rate debt instruments are debt instruments issued by Central government, State government, corporates, PSUs etc. with coupon reset periodically. The periodicity of reset could be daily, monthly, quarterly, half yearly and annually or any other periodicity as may be mutually agreed between the issuer and the Fund. The fund manager will have the flexibility to invest the debt

component into floating rate debt securities in order to reduce the impact of rising interest rate in the economy.

8. Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds. When the seller sells the security with an agreement to repurchase it, it is Repo transaction whereas from the perspective of buyer who buys the security with an agreement to sell it at a later date, it is reverse repo transaction. Presently in India, G-Secs, State government securities, T-Bills and corporate debt securities are eligible for Repo/Reverse Repo. Repo transactions will be executed through CROMS or such other platform which may be permitted by SEBI or RBI, from time to time. The Scheme will also participate in repo in corporate debt securities.

9. Securitized Assets: Securitization is a structured finance process which involves pooling and repackaging of cash-flow producing financial assets into securities that are then sold to investors. They are termed as Asset Backed Securities (ABS) or Mortgage Backed Securities (MBS). ABS are backed by other assets such as credit card, automobile or consumer loan receivables, retail installment loans or participations in pools of leases. Credit support for these securities may be based on the underlying assets and/or provided through credit enhancements by a third party. MBS is an asset backed security whose cash flows are backed by the principal and interest payments of a set of mortgage loans. Such Mortgage could be either residential or commercial properties. ABS/MBS instrument reflect the undivided interest in the underlying assets and do not represent the obligation of the issuer of ABS/MBS or the originator of underlying receivables. Third category of the securitized assets can also be in the form of securitization of future fixed receivables under a service contract. Securitization often utilizes the services of Special Purpose Vehicle.

10. Pass Through Certificate (PTC) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.

11. Securities created and issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Special securities issued by the Government of India to entities like Oil Marketing Companies, Fertilizer Companies, the Food Corporation of India, etc. (popularly called oil bonds, fertilizer bonds and food bonds respectively) and special securities issued by the State Government under "Ujjwal Discom Assurance Yojna (UDAY) Scheme for Operational and Financial Turnaround of Power Distribution Companies (DISCOMs)" notified by Ministry of Power vide Office Memorandum (No 06/02/2015-NEF/FRP) dated November 20, 2015, (popularly called as UDAY Bonds). Central Government Securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc.

12. Debt Instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework are some instruments which may have above referred special features.

13. Bills Rediscounting.

14. Derivative Instrument like Interest Rate Swaps, Forward Rate Agreement, Credit Default Swaps and such other derivative instruments as may be permitted under the SEBI MF Regulations.

    a). Interest Rate Swap - An Interest Rate Swap (IRS) is a financial contract between two parties exchanging or swapping a stream of interest payments for a "notional principal" amount on multiple occasions during a specified period. Such contracts generally involve exchange of a "fixed to floating" or "floating to fixed rate" of interest. Accordingly, on each payment date

that occurs during the swap period, cash payments based on fixed/ floating and floating rates are made by the parties to one another.

b). Forward Rate Agreement - A Forward Rate Agreement (FRA) is a financial contract between two parties to exchange interest payments for a 'notional principal' amount on settlement date, for a specified period from start date to maturity date. Accordingly, on the settlement date, cash payments based on contract (fixed) and the settlement rate, are made by the parties to one another. The settlement rate is the agreed benchmark/ reference rate prevailing on the settlement date.

15. Cash Management Bills (CMB) are issued by Government of India to meet the temporary cash flow mismatches of the Government. CMBs are non-standard, discounted instruments issued for maturities less than 91 days. CMBs are issued at discount to the face value through auctions. The settlement of the auction will be on T+1 basis.

16. Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)

17. Non-Convertible Preference Shares (NCPS) as they are treated as Debt instruments pursuant to Note 2 to para 13.1 of SEBI Master Circular dated March 20, 2026.

18. **Corporate Debt Market Development Fund ('CDMDF') as a backstop facility:** CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help fund managers of the Scheme to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

For detailed write up on CDMDF Framework, please refer SAI.

- "InvIT" or "Infrastructure Investment Trust" shall have the meaning assigned in clause (za) of sub-regulation (1) of regulation 2 of the Securities and Exchange Board of India (Infrastructure Investment Trusts) Regulations, 2014.

- Any other debt scheme of Invesco Mutual Fund or of any other mutual fund provided such investment is in conformity with the investment objective of the Scheme. Such investment will be subject to limits specified under SEBI MF Regulations and AMC will not be entitled to charge management fees on such investments.

- Pending deployment of funds as per the investment objective of the Scheme, the funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

- Any other securities as permitted by SEBI/RBI from time to time.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the credit rating agency.

The Scheme may also invest in suitable investment avenues in foreign securities in overseas financial markets for the purpose of diversification, commensurate with the Scheme objectives and subject to necessary

stipulations by SEBI / RBI. Towards this end, the Mutual Fund may also appoint overseas investment advisors and other service providers, as and when permissible under the SEBI MF Regulations. The Scheme may with the approval of SEBI / RBI invests in:

- Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies;
- Money market instruments rated not below investment grade;
- Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds.
- Government securities where the countries are rated not below investment grade;
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities;
- Short term deposits with banks overseas where the issuer is rated not below investment grade; and
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, or (b) unlisted overseas securities (not exceeding 10% of their net assets).

On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit mentioned above at Fund house level. Para 13.11.4 of SEBI Master Circular dated March 20, 2026 has clarified that the aforesaid 20% limit for ongoing investment in overseas securities will be soft limit for purpose of reporting only on a monthly basis to SEBI.

As per para 13.11.2 of SEBI Master Circular dated March 20, 2026, the limits applicable for investment in overseas securities at Fund House level are as follows:

- Overseas Securities: Maximum of US $1 billion within the overall industry limit of US $ 7 billion or such limits as may be prescribed by SEBI from time to time.
- Overseas ETFs: Maximum of US $300 million within the overall industry limit of US $ 1 billion or such limits as may be prescribed by SEBI from time to time.

Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, interest rate futures / swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management.

Debt and Money Markets in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds, foreign portfolio investors and corporates.

The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz., Government Securities Market or G-Sec Market and Corporate Debt Market. The latter is further classified as Market for PSU Bonds and Private Sector Bonds. The Government Securities (G-Secs + T-bills + State Government Securities) market, with market capitalization of Rs. 22,287,679.56 crores as on October 26, 2026 (Source: RBI), is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The outstanding dated securities of the Government of India is Rs. 12,863,480.86 Crores as on October 26, 2026 (Source - RBI). The G-Secs market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the government securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, Cash Management Bills etc. Apart from these instruments, there has been a significant demand in the STRIPS (Separate Trading of Registered Interest and Principal of Securities) of the Government Securities. Current outstanding amount of such STRIPS instruments is Rs. 906,301.44 Cr as on October 26, 2026 (Source - RBI). State Government Securities (SGS) through which State Governments borrow to fund their fiscal deficit has also become of a prominent size with outstanding amount of Rs. 7,646,645.87 Crores as on October 26, 2026 (Source – RBI) The corporate bond market, in the sense of private corporate sector raising debt through

public issuance in capital market, is only an insignificant part of the Indian debt market. However, recently there was a significant increase in corporate bond issuances, particularly since it is at a more attractive rate than bank financing. The total traded volume in corporate bonds during April 2025 – March 2026 was at Rs. 22,07,147.25 Crores vs Rs. 17,09,932.54 during April 2024 - March 2025 (Source: SEBI). A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

In money market, activity levels of the Government and non-government debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

1. Overnight Call
2. Tri-party Repo
3. Repo/Reverse Repo Agreement
4. Treasury Bills
5. Government Securities with a residual maturity of < 1 year.
6. Commercial Paper
7. Certificate of Deposit

Though not strictly classified as money market instruments, PSU / PFI /Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

The following table gives approximate yields prevailing on October 28, 2026 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy.

Instrument	Current Yield (% p.a.)
Tri-party Repo	5.57
Reverse Repo	3.35
Repo	5.50
91 Day T-Bill	5.93
182 Day T-Bill	6.53
364 Day T-Bill	6.65
91 days CD	7.56
180 days CD	7.88
365 days CD	8.29
GOI Securities (10Years)	7.44

Source: Bloomberg

Additional disclosures for investments in securitized debt

1. How the risk profile of securitized debt fits into the risk appetite of the Scheme
Securitized debt like any other fixed income asset class has its attendant risks like interest rate risk, credit risk, liquidity risk etc. In our opinion, the primary risk with respect to securitized debt is the liquidity risk in addition to the underlying risk on the nature of the receivables. Any investment in securitized debt can fit into the risk appetite of the Scheme depending on the various factors like underlying credit risk on receivables, rating profile and the average tenor of the securitized debt.

2. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc.
Originators have been broadly categorized as follows:

i. PSU Banks;
ii. Private Banks;
iii. NBFC's with asset size of Rs. 5,000 crores and above;
iv. NBFC's with asset size of below Rs. 5,000 crores; and
v. Corporates.

Before the assessment of the structure is undertaken, the originators/ underlying issuers are evaluated on the following parameters:

- Track record - a minimum of 5 years
- Willingness to pay - credible promoters with a strong management team.
- Ability to pay - strong financials
- Risk appraisal capabilities - strong and well defined risk assessment processes
- Business risk assessment of the originators based on the following factors:
  - Outlook for the economy (domestic and global)
  - Outlook for the industry
  - Company specific factors
- Standalone long term credit rating - not lower than "A+".

In addition, a detailed review and assessment is done including interactions with the company as well as the credit rating agency.

Some of the Critical Evaluation Parameters (for pool loan and single loan securitization transactions) regarding the originator / underlying issuer which would disqualify the structure would be:

- Default track record/ frequent alteration of redemption conditions / covenants;
- High leverage ratios of the ultimate borrower (for single-sell downs) - both on a standalone basis as well on a consolidated level/ group level;
- Higher proportion of reschedulement of underlying assets of the pool or loan, as the case may be;
- Higher proportion of overdue assets of the pool or the underlying loan, as the case may be;
- Poor reputation in market;
- Insufficient track record of servicing of the pool or the loan, as the case may be;
- The degree of NPAs of the company being substantially higher than the industry trends.

3. Risk mitigation strategies for investments with each kind of originator

In the case of single loan PTCs as the entire risk is on the underlying originator, the underlying originator has to be duly approved by the internal credit team. Even for the pooled PTCs before assessing the underlying loan pool of any the originator, it is also required to be an approved credit with the AMC. This is so as to have a fair understanding of the way the company conducts its business as that has a very important bearing on the quality of underlying pool of loans and also because the originator services the pool. The long term credit rating and the originators relative position in the sector that it operates in, is also considered, so as to give a holistic understanding of the strength of the originator.

Some of the key factors looked at for ABS / MBS securitized debt, apart from the credit qualities of the originator are:

- The size and reach of the originator - This is important as this helps in having a larger number of locations to choose from to create a pool of assets and thereby reduce concentration risk.

- The collection process, collection infrastructure and follow up mechanism - a strong collection process in terms of a well-defined reporting structure within the collection team, a well-defined escalation process, experienced manpower help ensure that before a loan goes into write-off, every possible measure is undertaken to prevent a delinquency.

- The quality of the management information system (MIS) - a strong MIS system helps in evaluating the quality of the loan pool as lack of extensive data hinders a comprehensive evaluation. It also

helps the management of the company undertake remedial measures if they notice any sharp increase in NPA's, frauds etc. from a particular location, state, borrower segment etc. which in turn helps in protecting the portfolio quality of the pool.

- Type of originator - the reach and systems and processes varies depending on the type of the originator and therefore it would have a bearing on the credit enhancement required.

4. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments

In the case of pool PTCs the level of diversification with respect to geography, loan to value, original tenure, seasoning and underlying mix of assets is not standardized and varies from originator to originator, the economic scenario and type of asset class.

Framework that will be applied while evaluating investment decision relating to a pool securitization transaction is as under:

Characteristics/Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 Wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	Upto 10 years	Upto 3 years	Upto 3 years	Upto 3 years	12 months	12 months	NA	NA
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	>10%	>10%	>10%	>10%	>10%	>10%	NA	NA
Average Loan to Value Ratio	<95%	<90%	<90%	<90%	NA	NA	NA	NA
Average seasoning of the Pool	6-8 months	2-3 months	2-3 months	2-3 months	1-2 months	2-3 months	NA	NA
Maximum single exposure range	<1%	<1%	<1%	<1%	<1%	<1%	NA	NA
Average single exposure range %	<0.5%	<0.5%	<0.5%	<0.5%	<0.5%	<0.5%	NA	NA

Any relaxations in the above consideration parameters can be made on the basis of the overall credit assessment of the securitized debt.

Some of the risk mitigating measures used are as under. These would vary for different asset classes and would be based on interactions with each originator as well as the credit rating agency.

A. Size of the loan
B. Average original maturity of the pool
C. Loan to Value Ratio
D. Average seasoning of the pool
E. Default rate distribution
F. Geographical Distribution
G. Credit enhancement facility
H. Liquid facility
I. Structure of the pool

5. Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. The minimum holding period depends on the tenor of the securitization transaction. RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The Scheme will invest in securitized debts that are compliant with the laws and regulations. In case of changes prescribed by the regulator at a later date, the scheme will comply with the said minimum retention period requirements.

6. **Minimum retention percentage by originator of debts to be securitized**
Issuance of securitized debt is governed by the Reserve Bank of India. The minimum retention requirement depends on the tenor and structure of the securitization transaction. RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The Fund will invest in securitized debts that are compliant with the laws and regulations. In case of changes prescribed by the regulator at a later date, the scheme will comply with the said minimum retention percentage requirements.

7. **The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund**
With respect to single loan PTCs, the AMC believes in doing a comprehensive credit appraisal of the underlying loan than the originator of the loan. If the underlying credit is found to be credit-worthy and the interest rate is attractive, irrespective of whether the instrument is a single loan PTC or NCD/ CP issued by the company, the fund management team can invest in the securitized debt. The originator of the loan is seen more as a facilitator in the deal, earning their transaction margins.

In the case of pool PTCs, the fund management team will invest in the instrument after doing a comprehensive credit appraisal of the characteristics of the loan pool. Investment in the same will be based on the strength of the same with weightage being given to the originator.

The conflict of interest, if any, would be similar to that existing in case the investment made in the NCD or CP of the underlying company.

8. **The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt**
The AMC has credit analyst(s) analyzing credit risk on each investment. As an internal policy, fund manager can buy any instrument, only post approval of the credit from the Credit Analyst and within the limits set by the Credit Analyst. Clear segregation of independent credit analysis by Credit Analyst and subsequent investment by fund manager resolves conflict of interest. Credit Analysts also maintain separate internal notes on each individual securitized debt instrument - outlining underlying company / pool risks and mitigants for the same and balancing the same with resultant higher yields.

The credit analyst also monitors the performance of the company/pool and the credit rating assigned to the underlying assets as also the credit rating of originator.

The following disclosure may also be given:
Wherever the Scheme portfolio is disclosed, the AMC will give a comprehensive disclosure of securitized debt instruments held. This would include the originator and underlying asset exposure by percentage, e.g. percentage of two wheeler loans in the pool, percentage of commercial vehicle loans in the pool etc.

Guidelines for participation in repo transactions in corporate debt securities

The Scheme shall participate in repo transactions in corporate debt securities subject to following guidelines:

A. Category and Credit Rating of Counterparty:

The Scheme will enter into repo transaction only with those counterparties which are rated AA and above and which are approved by Fixed Income team and with whom the Fund has approved credit limits. In case if counterparty has more than one rating from Credit Rating Agencies, then the most conservative publicly available rating would be considered.

B. Eligible Collateral:

The Scheme will participate in repo transactions only in AAA or equivalent rated corporate debt securities and tenure of collateral shall not exceed 5 years residual maturity where the Scheme is lending. For repo transactions where the Scheme is borrowing, collateral rated AA and above will be eligible and no tenor restrictions will apply.

C. Tenor of Repo:

As per the current RBI guidelines, repo in corporate debt securities shall be undertaken for a minimum period of one day and a maximum period of one year.

Accordingly, where the Scheme is lending money in repo transaction, then the tenor of repo shall not exceed a period of one business day. Where the Scheme is borrowing money in repo transactions, then the tenor of transaction shall not exceed 6 (Six) months.

D. Applicable Hair-Cut:

As per RBI guidelines, Collaterals shall be priced transparently at prevailing market prices, in the first leg of a repo. The price for the second leg shall be the price for the first leg of transaction plus interest.

Currently, RBI circular provides below guidelines on haircut / margins which will be decided either by the clearing house or may be bilaterally agreed upon, in terms of the documentation governing repo transactions:

i) Listed corporate bonds and debentures shall carry a minimum haircut of 2% of market value. Additional haircut may be charged based on tenor and illiquidity of the security

ii) CPs and CDs shall carry a minimum haircut of 1.5% of market value

Securities issued by a local authority shall carry a minimum haircut of 2% of market value. Additional haircut may be charged based on tenor and illiquidity of the security.

In terms of RBI guidelines, the repo transactions will be subject to following hair-cuts:

Collateral Type / **Collateral Residual Maturity**	**Minimum Haircut**	
	upto 1 year	**1 year to 5 years**
AAA rated debt securities	3%	5%

The above are minimum hair-cut percentages and AMC may apply higher hair-cuts depending upon various factors i.e. residual maturity, counterparty, liquidity of collateral etc.

Note: The above guidelines for Bilateral Corporate bond repo trades, counterparty, eligible collateral and hair-cuts are applicable only for transaction which are OTC trades. For Electronic Trading Platform ('ETP') and trades reported on Exchange, the guidelines as prescribed by the Exchange/Regulator shall be applicable.

The Scheme will comply with para 13.8 of SEBI Master Circular dated March 20, 2026 with respect to investments in repo in corporate debt securities, as may be amended from time to time.

B. Investment Restrictions

Pursuant to SEBI MF Regulations, specifically the Sixth Schedule and amendments thereto and the prudential limits mentioned in the SEBI Master Circular, as amended from time to time, the following investment restrictions are currently applicable to the Scheme:

1. The Scheme shall invest in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency as per the following limits:

Credit Rating	**Maximum Limit (% of net assets)**
AAA	10
AA (including AA+ and AA-)	8
A (including A+) & below	6

The above limits may be extended by up to 2% of the NAV of the Scheme with prior approval of the Board of Trustees and AMC, subject to compliance with the overall 12% limit.

Note: The long term rating of issuers shall be considered for the money market instruments. In case long term rating is not available for the same issuer, then based on credit rating mapping of Credit Rating Agencies between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.

Provided further that investment within such limit can be made in mortgaged backed securitized debt which are rated not below investment grade by a credit rating agency registered with the SEBI. Further such limit is not applicable for investment in securitized debt (mortgage backed securities and asset backed securities), at the originator level.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Triparty repo on Government Securities or treasury bills.

2. Sectoral exposure limits as outlined in item No. 8 under Paragraph 13.1 of SEBI Master Circular shall not be applicable to the sectoral debt funds

3. The Scheme may invest upto 5% of its net assets in unrated debt and money market instruments subject to conditions that such investments can be made only in such instruments, including bills re-discounting (BRDS)*, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI MF Regulations & various circulars issued thereunder. All such investments shall be made with the prior approval of the Board of AMC & Trustee.

   Such limit shall not be applicable to government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF) etc. by mutual fund schemes.

   *The single issuer limit and the group exposure limit shall be calculated at the issuing bank level. Further, investment in BRDS shall be considered as exposure to financial services sector for the purpose of sector exposure limits.

4. The Scheme's investment in debt instruments shall only be in listed or to be listed securities except the following:
   a. Unlisted Government Securities and money market instruments other than commercial papers and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.
   b. Unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as provided in Point 3 of Para 13.1 of SEBI Master Circular dated March 20, 2026.

5. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:

   I. The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
      a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
      b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

      For the purpose of this provision, 'Group' shall have the same meaning as defined in 2.(1).(x) of SEBI MF regulations.

   II. Such limit is not applicable for investment in securitized debt instruments, defined in SEBI (Public Offer and Listing of Securitized Debt Instruments), Regulation, 2008.

   III. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

6. The Scheme may invest in other debt schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.

7. The Scheme shall not make any investment in:

   a) any unlisted security of an associate or group company of the sponsor; or
   b) any security issued by way of private placement by an associate or group company of the sponsor; or
   c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.

8. The total exposure of the Scheme in a Group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

9. Investments by the Scheme in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the Scheme with the prior approval of the Board of Trustees and AMC.

10. The Mutual Fund shall get the securities purchased or transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.

11. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted* provided:

    a. such transfers are done at the prevailing market price^ for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
    b. the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

    ^ Para 10.13. of SEBI Master Circular dated March 20, 2026 has prescribed the methodology for determination of price to be considered for inter-scheme transfers of money market or debt securities.

    *The Scheme shall comply with the guidelines for inter-scheme transfers as specified in para 13.19.2 of SEBI Master Circular dated March 20, 2026.

12. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

    Provided that the Mutual Fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.

    Provided further that the Mutual Fund may enter into derivatives transactions on a recognized stock exchange, subject to the framework specified by SEBI.

    Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

13. The Scheme shall not make any investment in any fund of funds scheme.

14. In terms of para 13.18 of SEBI Master Circular dated March 20, 2026, the following additional restrictions shall be applicable to the Scheme w.r.t investment in derivatives:

a. The cumulative gross exposure through debt, fixed income derivative positions, repo transactions including repo in corporate debt securities, InvITs, credit default swaps, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the Scheme.
b. The Scheme shall not write options or purchase instruments with embedded written options.
c. The total gross exposure related to option premium paid and received shall not exceed 20% of the net assets of the scheme.
d. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
    a) Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Point 67 of Policy Related emails of SEBI Master Circular dated March 20, 2026 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.
    b) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
    c) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point (i).
    d) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
    e) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

e. The Scheme may enter into plain vanilla interest rate swaps for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the Scheme. In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.
f. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a above.

15. Pending deployment of the funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by para 13.7 as per SEBI Master Circular dated March 20, 2026, as may be amended from time to time:

The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits at all points of time:

i. "Short Term" for such parking of funds by the Scheme shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.
ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustees.
iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
v. The Scheme shall not park funds in short term deposit of a bank which has invested in that Scheme. Further, the bank in which a scheme has short term deposit will not be allowed to invest in the Scheme till the Scheme has short term deposit with such bank.
vi. The AMC shall not charge any investment management and advisory fees for funds parked in short term deposits of scheduled commercial banks.

However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.

16. The Scheme shall not advance any loans.

17. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holders.

Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

Note: The said restrictions shall not apply to intraday borrowing for addressing timing mismatch between outflows and inflows of the scheme.

18. Pursuant to para 5.7 of SEBI Master Circular dated March 20, 2026, the Scheme shall hold at least 10% of its net assets or such other percentage as calculated in accordance with Annexure 1 of AMFI Best Practices Circular dated July 24, 2021, whichever is higher, in liquid assets. In case the exposure of Scheme in such liquid assets / securities falls below the minimum percentage as mentioned above, then further investments will not be allowed in non-liquid assets till the requirement of minimum percentage to net assets is complied with.

19. Restrictions on Investment in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption.:
    a. Mutual Fund shall not own more than 10% of such instruments issued by a single issuer across all its schemes.
    b. The investment of the Scheme shall not exceed 10% of the debt portfolio of the scheme in such instruments and not more than 5% of the debt portfolio will be deployed in such debt instruments issued by any single issuer. However, such investments limit shall be within the overall limit for debt instruments issued by a single issuer.

Note: Additional Tier I bonds and Tier II bonds issued under Basel III framework are some instruments which may have special features.

The debt instruments having such special features, which otherwise are Non-Convertible Debentures, may be treated as debt instruments until converted to equity.

Such limit shall be within overall limit for debt instruments issued by a single issuer as specified at Item No. 2 under Paragraph 13.1.

20. The Scheme will comply with following exposure limits while participating in repo in corporate debt securities or such other limits as may be prescribed by SEBI from time to time:

    a. The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the scheme.
    Further the amount lent to counter-party under repo transaction in corporate debt securities will be included in single issuer debt instrument limit. However Repo transactions where the settlement is guaranteed by clearing corporation will not be considered for calculating single issuer, sector and group limits.

    b. The cumulative gross exposure through debt, derivative positions, repo transactions including repo in corporate debt securities, InVITs, credit default swaps, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time, subject to regulatory approvals, if any, should not exceed 100% of the net assets of the scheme.

    c. In case the Scheme borrows under repo in corporate debt securities, then such borrowing together with any other borrowing shall not exceed 20% of the net asset of that Scheme and tenor of borrowing shall not exceed six months.

21. The Scheme may invest upto 10% of net assets in InvITs, as permitted by SEBI from time to time subject to the following:
    a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT; and
    b. The scheme shall not invest –
        i. more than 10% of its NAV in the units of InvIT; and
        ii. more than 5% of its NAV in the units of InvIT issued by a single issuer.

22. As per AMFI Best Practice Circular dated July 26, 2024, the Scheme may invest in partly paid debentures only when payment of remaining amount is linked to clear, pre-defined events (i.e. subject to conditions precedent) upto 5% of it's net assets. Further, the limit of 5% will not apply once partly paid debentures are fully paid up.

23. Exposure through CDS (Notional amount of both CDS bought and sold) shall not exceed 10% of AUM of scheme and shall be within the overall limit of derivatives exposure.

The Scheme will comply with the other Regulations applicable to the investments of Mutual Funds from time to time.

All the investment restrictions will be applicable at the time of making investments. Further, pursuant to para 3.11 of SEBI Master Circular dated March 20, 2026, deviation of prudential limits due to passive breaches (occurrence of instances not arising out of omission and commission of AMC) should be rebalanced within 30 business days. If such passive deviations of prudential limits are not rebalanced within 30 business days, justification in writing, including details of efforts taken to rebalance the passive breach shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing of passive breach up to sixty (60) Business Days from the date of completion of mandated rebalancing period. In case the passive deviation of prudential limits is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, reporting and disclosure requirements as specified in para 3.11.1 of SEBI Master Circular dated March 20, 2026.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI MF Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its investment objective.

Liquidity risk management practices adopted by the AMC are as under:

Liquidity Management Tool	Brief Description	Practice followed by AMC
Potential Risk Matrix (PRC) & Risk-o-meter	The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures in place in case any of the design boundaries are breached.	**Potential Risk Class Matrix** The Scheme has been classified under B- II cell of PRC Matrix in order to determine the maximum risk that a fund manager can take in the Scheme. PRC Matrix consists of parameters based on maximum interest rate risk (measured by Macaulay Duration of the Scheme) and maximum credit risk (measured by Credit Risk Value of the Scheme). The PRC Cell of the Scheme is also included in the type of the Scheme. AMC monitors PRC of the Scheme regularly to ensure that the Scheme does not exceed maximum risk depicted by PRC. In case of any breach, remedial measures will be taken in accordance with the requirements of SEBI Circulars. **Risk-o-meter** Risk-o-meter in product label of the Scheme dynamically captures the actual risk taken by fund manager and consists of six levels of risk from low risk to very high risk. Risk-o-meter is evaluated on a

Liquidity Management Tool	Brief Description	Practice followed by AMC
		monthly basis based on Scheme's portfolio holding and disclosed along with the portfolio disclosure. Any change in risk-o-meter is communicated by way addendum uploaded on the website of the fund and by way of email / SMS to the unitholders of the Scheme.
Liquidity Risk Management Framework and Risk Management Framework	Defines Liquidity Risk arising from the liability side and covers all potential liquidity risk scenarios upto 99% confidence interval and remedial measures both for managing this risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome.	The Schemes will maintain adequate liquidity as required by the two liquidity ratios - Redemption at Risk (LRaR) and Conditional Redemption at Risk (LCRaR) at 100% of the requirements on a daily basis. However, to meet redemptions, the Scheme may have to periodically dip into their liquid assets which may result in the liquidity ratio dropping below the required threshold. In case the exposure in liquid assets / eligible securities falls below the threshold, then the net inflows in the Scheme will be first used to restore both the liquidity ratios to 100% of the requirements before making fresh purchases outside eligible assets. In case the ratios remain below 100% of the requirement for more than 15 consecutive days, then the information will be highlighted to Trustee on a weekly basis till such the ratios are restored to require levels. Both the above ratios (LRaR and LRCRaR) are reset at a monthly basis based on the immediate previous month's redemption. Further, the back-testing analysis is carried out which involves capturing actual outflow data on a rolling 30-day basis for each day and comparing the same with the predicted outflow for that 30-day period Cases of breach of back-test are analyzed. In case of large number of back-test failure, the Trustee board shall recommend higher buffer to be applied to minimize the back-test failures in future.
Stress Testing Circular	Addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.	Stress Testing is conducted at least on a monthly basis using common methodology to check the annualized impact on NAV of the scheme for each component of stress testing i.e. interest, credit, liquidity risk, Any breach of threshold of stress testing results shall be given cure period of 30 days. In case of any breach of the prescribed thresholds, remedial measures will be taken.
Swing Pricing Circular	In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.	Swing Pricing Framework is applicable only in scenarios related to net outflows from the Schemes. Swing Pricing guidelines will get triggered in case of severe liquidity stress at an AMC level or in case of a severe dysfunction at market level. When swing pricing framework is triggered and swing factor is made applicable (in accordance with the disclosures made in the SID), applications of both the incoming and outgoing investors shall be processed at applicable NAV adjusted for swing factor.

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of para 1.9 of SEBI Master Circular dated March 20, 2026:

(i) Type of a Scheme

An open ended debt scheme investing in financial services sector. A moderate interest rate risk and moderate credit risk.

(ii) Investment Objective

To generate income by investing predominantly in debt & debt related instruments issued by companies in the financial services sector across duration.

There is no assurance that the investment objective of the Scheme will be achieved.

(iii) Investment Pattern:

The tentative debt and/or Money Market Instruments portfolio break-up with minimum and maximum asset allocation is disclosed in section on asset allocation pattern:

Instruments	Indicative Allocations (% of net assets)	
	Minimum	Maximum
Debt & debt related instruments, issued by companies in the financial services sector across duration^	80	100
Debt* & debt related instruments, Money market instruments issued by companies other than in the financial services sector	0	20
Units issued by InVITs	0	10

^Only AA+ & above rated corporate bonds and A1+rated money market instruments.
*Includes government securities.

Rebalancing due to Short Term Defensive Consideration:
Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.9.1(b). of SEBI Master Circular dated March 20, 2026 and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

(iv) Terms of Issue

- **Liquidity provisions:**
  The Scheme being an open ended, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC/Trustee reserve the right to list the Units as and when the AMC/Trustee considers it necessary in the interest of Unit holders of the Scheme.

  The Scheme offers Units for subscription and redemption at Applicable NAV on all Business Day on an ongoing basis commencing not later than 5 Business Days from the date of allotment.

  Under normal circumstances, the AMC will transfer redemption or repurchase proceeds within 3 Business Days from the date of acceptance of redemption requests or repurchase at the Official Points of Acceptance.

  However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. (https://www.amfiindia.com/Themes/Theme1/downloads/Listofexceptionalsituations.pdf)

- **Aggregate fees and expenses**
  Please refer to section '**Annual Scheme Recurring Expenses**'.

- **Any safety net provided**
  The Scheme does not provide any safety net.

Further, pursuant to Para 6.18.4 of SEBI Master Circular dated March 20, 2026, any change in the positioning of the Potential Risk Class (**'PRC'**) Matrix cell of the Scheme into a PRC cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC (currently B-II) will be considered as a fundamental attribute change in terms of Regulation 22(9)(c) of the SEBI MF Regulations.

In accordance with Regulation 22(9)(c) of the SEBI MF Regulations read with para 1.9 of SEBI Master Circular dated March 20, 2026, the AMC shall ensure that no change in the fundamental attributes of the Scheme and Plan(s) / Option(s) there under or fee and expenses payable or any other change which would modify the Scheme and Plan(s) / Option(s) there under and affect the interests of Unit holders unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication (including digital modes such as email/SMS etc.) about the proposed change is sent to each Unitholder and details as specified by the Board are appropriately displayed on the website of the AMC; and
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

Accordingly, after the approval of Trustee Board for changes in fundamental attributes of the Scheme, the proposal will be filed with SEBI seeking its comments. If SEBI does not raise any queries or suggest any modification to the proposal within 21 working days from the date of filing, then the proposal shall be deemed to have been take on record by SEBI.

D. Other Scheme Specific Disclosures:

Listing and transfer of units	The Scheme being an open-ended Scheme under which the Units are available for Subscription and Redemption on an ongoing basis on all the Business Days, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC/ Trustee reserves the right to list the Units of the Scheme as and when the AMC/ Trustee considers it necessary in the interest of Unit holders of the Scheme. There are no restrictions on transfer of Units of the Scheme whether held in Statement of Account (physical / non-demat) mode or dematerialised mode. Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and units held in Statement of Account (physical / non-demat) mode can be transferred by investors under resident / non-resident individual category for the reasons like transfer to siblings, gifting of units, transfer of units to third party and addition / deletion of unitholdrs, in accordance with the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025. For further details, please refer SAI. In case a person (i.e. a transferee) becomes a holder of the Units by operation of law or upon enforcement of pledge then the AMC shall, subject to production of such satisfactory evidence and submission of such documents, proceed to effect the transfer, if the intended transferee is otherwise eligible to hold the Units of the Scheme. Additions / deletions of names of Unit holders will be allowed only in folio held in the name of invidual investor(s). Further, addition of names in the folio will also be allowed under the following 2 (two) scenarios subject to compliance with AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025: i. Surviving joint unitholder who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). ii. A minor unitholder, who has turned a major and has changed his / her status from minor to major, wants to add joint holder(s) in the folio.

	For further details, please refer SAI The said provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in respect of joint holdings) as this is treated as transmission of Units and not transfer.
Dematerialization of units	The Scheme offers option to hold units in electronic (demat) mode in addition to the account statement mode. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The option to hold units in electronic (demat) mode is not available for plans/options where the IDCW frequency is less than one month. The applicant intending to hold Units in dematerialized form or unit holders who wish to trade in units will be required to have a beneficiary account with a Depository Participant (DP) of NSDL/CDSL and will be required to mention in the application form DP Name, DP ID and Beneficiary Account Number with the DP at the time of subscribing Units of the Schemes. In case Unit holders do not provide their demat account details or the demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect. Further, if the Units cannot be allotted in demat mode due to reason that KYC details including IPV is not updated with DP, the Units will be allotted in non-demat mode subject to compliance with necessary KYC provisions and the application is otherwise complete in all respect.
Minimum Target Amount	Rs. 20 crores
Maximum Amount to be raised (if any)	There is no maximum subscription (target) to be raised.
Dividend Policy (IDCW)	Under the IDCW option, the Trustees will endeavor to declare the IDCW as per the specified frequencies /periodic intervals, subject to availability of distributable surplus calculated in accordance with SEBI MF Regulations. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. The actual declaration of IDCW and frequency will, inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI MF Regulations and the decisions of the Trustees shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of IDCW nor that the IDCW will be paid regularly. The AMC/Trustee reserves the right to change the frequency of declaration of IDCW/record date and to provide for additional frequency of declaration of IDCW. **IDCW Distribution Procedure** In accordance with para 12.5.1 of SEBI Master Circular dated March 20, 2026, the procedure for IDCW distribution would be as under: 1. Quantum of IDCW and the record date will be fixed by the Trustee in their meeting. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall display the decision including the record date on the website of AMC. The record date shall be 2 business days from issue of public notice in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. 3. Record date shall be the date, which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders for receiving IDCW. 4. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).

	5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date. 6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.
Allotment	All applicants whose cheques/other payment instruments like pay order, Net banking, NEFT, RTGS, Online Transfer etc. towards purchase of Units have realized will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. The AMC/Trustee retains the sole and absolute discretion to reject any application, subject to SEBI MF Regulations and circulars issued from time to time. The process of allotment of Units and sending of an allotment confirmation, specifying the number of Units allotted to the applicant by way of e-mail and/or SMS to the applicant's registered e-mail address and/or mobile number will be completed within 5 (five) Business Days from the date of allotment. Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized (electronic) form. All Units will rank pari passu, among Units within the same option in the Scheme concerned as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee.
Refund	If the Scheme fails to collect the minimum subscription amount of Rs. 20 Crores, the Mutual Fund shall be liable to refund the subscription money (without interest except as provided below) to the applicants. In addition to the above, refund of subscription amount to applicants whose applications are invalid for any reason whatsoever, will commence after the allotment process is completed and will be without incurring any liability whatsoever for interest or other sum. No Interest will be payable on any subscription money refunded within 5 Business Days from the date of allotment. Interest on subscription amount will be payable for the amounts refunded after 5 Business Days from the date of allotment at the rate of 15% per annum for the period in excess of 5 Business Days and will be charged to the AMC. Refund orders will be marked **"A/c Payee only"** and will be made in favour of and be dispatched to the sole / first Applicant, by registered post with acknowledgment due, speed post, courier etc. or by any other mode of payment as authorized by applicant.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject to, wherever relevant, purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor through parent / legal guardian (minor will be first and sole holder); 4. Partnership Firms in the name of any one of the partner; 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions. 8. Scheme of other mutual funds registered with SEBI; 9. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund Scheme under their trust deeds; 10. Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad on repatriation basis or on non-repatriation basis (NRIs or PIOs who are residents of United States of America and Canada cannot apply);

	11. Foreign Portfolio Investor registered with SEBI; 12. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 13. Scientific and Industrial Research Organizations; 14. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India; 15. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 16. Other Scheme of Invesco Mutual Fund subject to the conditions and limits prescribed by SEBI MF Regulations; 17. Trustee, AMC or Sponsor or their associates and 18. Such other individuals / institutions / body corporate etc. as may be decided by the Mutual Fund from time to time, so long as wherever applicable they are in conformity with SEBI MF Regulations. **Note:** Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. The Fund reserves the right to include new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI MF Regulations and other prevailing statutory regulations, if any.
Who cannot invest	1. Pursuant to RBI A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Overseas Corporate Bodies (OCBs) cannot invest in Mutual Funds. 2. United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the United States of America and Residents of Canada as defined under the applicable laws of Canada. 3. Persons residing in the Financial Action Task Force (FATF) Non-Compliant Countries and Territories (NCCTs). 4. Such other persons as may be specified by AMC from time to time. The Fund reserves the right to exclude existing categories of investors to invest in the Scheme from time to time, subject to SEBI MF Regulations and other prevailing statutory regulations, if any.
How to Apply and other details	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website https://www.invescomutualfund.com/literature-forms/forms/application. The list of the OPA / ISC are available on our website as well. For details on updated list of Official Points of Acceptance investors are requested to call 1800 209 0007 (toll-free) or contact the AMC branches or log on to our website www.invescomutualfund.com. The AMC has the right to designate additional centre of Registrar as the Official Points of Acceptance during the Ongoing Offer Period and change such centres, as it deems fit. Investors can also subscribe/ redeem the Units of the Scheme through NSE MF Invest platform of NSE and BSE StAR MF of BSE, Nidhi Platform of NCDEX and MF Utility facility during ongoing basis. Further, Investors can also subscribe/ redeem / switch the Units and initiate SIP / STP through ONDC Platform by Cybrilla. In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme through our website https://investor.invescomutualfund.com/login as well as https://mfs.kfintech.com/mfs/, an electronic platform provided by RTA. The facility to transact in the Scheme is also available through mobile application of RTA i.e. 'KFinKart'.

	Please refer to the SAI and Application form for further details and the instructions. **OPA link:** https://www.invescomutualfund.com/literature-forms/scheme-information-document/functional-links **Collecting bankers:** None It is mandatory for investors to mention in their application /redemption request, their bank name and account number. **Cash Investments** Currently, the option to invest in the Scheme through payment mode as Cash is not available. The AMC / Trustee to Invesco Mutual Fund reserves the right to change/modify above provisions at a later date.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Units once redeemed will be extinguished and will not be reissued.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	There are no restrictions on transfer of Units of the Scheme whether held in Statement of Account (physical / non-demat) mode or dematerialised mode. Units held in dematerialized form can be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and units held in Statement of Account (physical / non-demat) mode can be transferred by investors under resident / non-resident individual category for the reasons like transfer to siblings, gifting of units, transfer of units to third party and addition / deletion of unitholdrs in accordance with the AMFI Best Practices Guidelines Circular No.116/ 2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 135/BP/119/2025-26 dated May 08, 2025. The facility for transfer of units held in physical / non-demat mode is available only through online mode via the transaction portals of KFin Technologies Ltd. ('KFin') and MF Central. For further details, please refer SAI. **Pledge of Units:** The Units under the Scheme may be offered as security by way of a pledge / charge in favour of scheduled banks, financial institutions, non-banking finance companies (NBFCs), or any other body. The AMC and / or the Registrar will note and record such Pledge of Units. The AMC shall mark a lien only upon receiving the duly completed form and documents as it may require. Disbursement of such loans will be at the entire discretion of the bank / financial institution / NBFC or any other body concerned and the Mutual Fund/AMC assumes no responsibility thereof. The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides written authorisation to the Mutual Fund that the pledge / lien charge may be removed. As long as Units are pledged, the Pledgee will have complete authority to redeem such Units. **Lien on Units:**

	For NRIs, the AMC may mark a lien on units in case documents which need to be submitted are not given in addition to the application form and before the submission of the redemption request. However, the AMC reserves the right to change operational guidelines for lien on units from time to time. **Restriction on Redemption/ Switch-out of Units:** The Trustee may, in the general interest of the Unit holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, impose restriction on redemption of Units of the schemes (including plans/ options thereunder) of the Fund. The following requirements will be observed before imposing restriction on redemptions: 1. Restrictions may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts the market liquidity or the efficient functioning of the market such as: i. **Liquidity Issues**: When markets at large become illiquid affecting almost all securities rather than any issuer specific security. ii. **Market failures, exchange closure**: When markets are affected by unexpected events which impact functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. iii. **Operational Issues**: When exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems. 2. Restrictions on redemption may be imposed for a specified period of time not exceeding 10 Business Days in any period of 90 days. 3. Any imposition of restriction on redemption will be with specific approval of Board of AMC and Trustees and the same will be informed to SEBI immediately. 4. When restrictions on redemption is imposed, the following procedure will be applied: i. Redemption requests upto Rs. 2 lakh will not be subject to such restriction. ii. In case of redemption requests above Rs.2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restrictions and remaining part over and above Rs.2 lakh will be subject to such restrictions.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	**For Subscription / purchase/ switch-ins:** 1. In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the Scheme before the cut off time i.e. funds are credited to the bank account of the Scheme before the cut off time, the closing NAV of the same Business Day shall be applicable. 2. In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the Scheme after the cut off time on the same day i.e. the funds are credited to the bank account of the Scheme after cut off time on the same day or before the cut-off time of next Business Day, the closing NAV of next Business Day shall be applicable. 3. Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per

<table>
<tr><td></td><td>the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the Scheme before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.

For determining the applicable NAV for allotment of units in respect of purchase / switch-in to the Schemes, the following shall be ensured:
i. Application / switch-in request is received before the applicable cut-off time.
ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the Scheme before the cut-off time.
iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.
iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout.

For redemption / repurchases / switch-outs:
1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable.

2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable.

For Switches
Valid applications for ‘switch-out’ shall be treated as applications for Redemption and the provisions of the Cut-off time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the ‘switch-out’ applications. In case of ‘switch’ transactions from one scheme to another the allocation shall be in line with redemption payouts.</td></tr>
<tr><td>Minimum amount for purchase/redemption/switches</td><td>During NFO & Ongoing basis

<table><tr><td>Minimum Amount (including Additional Application Amount) for subscription/ purchase</td><td>Rs. 1,000/- and in multiples of Re.1/- thereafter.</td></tr><tr><td>Minimum Amount for switch-ins (including Additional switch-ins)</td><td>Rs. 1,000/- and in multiples of Re.0.01/- thereafter.</td></tr><tr><td>Minimum Amount for redemption / repurchase / switch-outs</td><td>Rs. 1,000/- or 0.001 unit or account balance, whichever is lower.</td></tr></table>
Note - The provisions relating to Minimum Amount (including Additional Application Amount) for subscription / purchase will not be applicable for investments made in the name of Designated Employees of the AMC pursuant to para 7.14 of SEBI Master Circular dated March 20, 2026 on ‘Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes’.</td></tr>
<tr><td>Accounts Statements</td><td>On acceptance of application for subscription, the AMC shall send an allotment confirmation specifying the number of units allotted by way of email and/or SMS to the Unit holder’s registered e-mail address and / or mobile number within 5 Business Days from the date of allotment.

A Consolidated Account Statement (‘CAS’) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor & other specified details) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s)* have taken place during the month by mail or email on or before 15th of the succeeding month. Further, half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month or as per the timelines specified by SEBI from time to time to all investors providing the prescribed details across all schemes of mutual funds.</td></tr>
</table>

	*the word 'transaction' shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. The timelines for dispatch of CAS to for Unitholder(s) holding units in Account Statement (Physical) mode but having a Demat account and who have opted to receive CAS through Depositories are as follows: • For Permanent Account Numbers (**PANs**) which are common between Depositories & AMCs and in which transaction* has taken place, the depositories shall dispatch the CAS to the investors who have opted for delivery via electronic mode (e-CAS) within twelve (12) days from the month end and to investors who have opted for delivery via physical mode within fifteen (15) days from the month end or such other timeline as may be specified by the SEBI from time to time. • Further, in case there is no transaction* in any of the mutual fund folio and demat accounts then half yearly CAS with holding details will be dispatched by depositories to the investors who have opted for delivery via electronic mode (e-CAS) on or before the eighteenth (18th) day of April and October and to investors who have opted for delivery via physical mode on or before the twenty-first (21st) day of April and October or such other timeline as may be specified by the SEBI from time to time. *the word 'transaction' shall include transaction in demat accounts of the investor or in any of his mutual fund folios. For further details, refer SAI.
Dividend / IDCW	The IDCW payments will be transferred to the Unit holders within 7 business days from the record date.
Redemption	Under normal circumstances, the AMC shall transfer redemption or repurchase proceeds to unitholders within 3 (three) business days from the date of redemption or repurchase. However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed for such exceptional circumstances. (https://www.amfiindia.com/Themes/Theme1/downloads/Listofexceptionalsituations.pdf)
Bank Mandate	In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI MF Regulations, has made it mandatory for investors to mention in their application /redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by Investors / Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. The AMC offers its investors a facility to register multiple bank accounts in a folio. Individuals and HUFs investors can register upto five bank accounts at the folio level and non-individual investors can register upto ten bank accounts at the folio level. Irrespective of the source of payment for subscription, all redemption proceeds will be credited only in the verified bank account of the minor. Please refer to the SAI for more details.
Delay in payment of redemption /	In case the redemption or repurchase proceeds are not transferred within 3 Business Days from the date of redemption under normal circumstances, the AMC shall pay interest @ 15% p.a. for the period of delay along with redemption or repurchase

repurchase proceeds/dividend	proceeds. However, in case of exceptional circumstances prescribed by AMFI vide it's letter no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, in consultation with SEBI, interest will be payable if the redemption or repurchase proceeds are not transferred within the applicable time frame prescribed for such exceptional circumstances. (https://www.amfiindia.com/Themes/Theme1/downloads/Listofexceptionalsituations.pdf) The IDCW payments will be transferred to the Unit holders within 7 business days from the record date. In case the AMC fails to transfer the IDCW within the above stipulated time it shall be liable to pay interest to the Unit holders at 15% p.a. or such other rate as may be prescribed by SEBI from time to time. Further, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / Unit holders verification of identity or such other details relating to subscription for units under any applicable law or as may be requested by a regulatory body or any government authority, which may result in delay in processing the application.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The list of name(s) and addresses of investors of the Scheme in whose folios there would be unclaimed redemption/dividend amounts would be made available on our website(https://invest.invescomutualfund.com/investonline/invesco/uncliameddividends) . An investor can obtain details after providing his proper credentials (like PAN, date of birth, etc.) along with other security controls put in place by the AMC. Further, the process for claiming unclaimed redemption and dividend amounts and necessary forms/documents required for the same is also made available on our website. Further, pursuant to para 15.5 of SEBI Master Circular dated March 20, 2026 on treatment of unclaimed redemption and dividend amounts, redemption/dividend amounts remaining unclaimed based on expiry of payment instruments will be identified on a monthly basis and amounts of unclaimed redemption/dividend would be deployed in the respective Unclaimed Amount Plan(s) as follows: • Invesco India Liquid Fund - Unclaimed Redemption Plan - Below 3 Years • Invesco India Liquid Fund - Unclaimed Dividend Plan - Below 3 Years • Invesco India Liquid Fund - Unclaimed Redemption Plan - Above 3 Years • Invesco India Liquid Fund - Unclaimed Dividend Plan - Above 3 Years Exit load will not be charged in the above-mentioned plans and TER (Total Expense Ratio) of above plans will be capped as per the TER of direct plan of Invesco India Liquid Fund or at 50 bps, whichever is lower. Investors who claim the unclaimed amount during a period of three years from the due date will be paid initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, will be paid initial unclaimed amount along-with the income earned on its deployment till the end of third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. For details of characteristics of above Unclaimed Amount Plan(s), investors are requested to refer the Statement of Additional Information available on our website https://www.invescomutualfund.com/literature-forms/other-documents.
Disclosure w.r.t investment by minors	In case of investments by Minor, the minor shall be the sole holder in the account. There shall not be any joint holder with the minor, either as the first holder or as joint holder. The Guardian of the minor should be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The Guardian shall submit the date of birth of the minor along with the supporting documents which are mandatory at the time of opening an account. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with

	parent or legal guardian in accordance with the requirements of Para 15.13.1. of SEBI Master Circular dated March 20, 2026. In accordance with Para 15.13.2. of SEBI Master Circular dated March 20, 2026, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. Standing instructions like SIP, SWP, STP, IDCW Transfer Plan, etc. in respect of a minor's folio shall be registered / executed only till prior to the date of the minor attaining majority, even if such standing instructions in the mandate form might be for a period beyond that date. Minor Unit holder on becoming major shall submit application form along with prescribed documents to AMC/Registrar to change the status from Minor to Major. On the day the minor attains the age of majority, the folio of minor shall be frozen for operation by the guardian and any transactions (financial/ non-financial including fresh Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) registration after the date of minor attaining majority) will not be permitted until the documents to change the status are received by the AMC/RTA. For list of documents and procedure for change in status from minor to major, please refer SAI or website of the Fund i.e. https://www.invescomutualfund.com/literature-forms/other-documents. The AMC/RTA will execute standing instructions like SIP, STP, SWP etc. in a folio of minor only upto the date of minor attaining majority though the instruction may be for the period beyond that date.
Any other disclosure in terms of Consolidated Checklist on Standard Observations	There is no minimum balance requirement.

III. OTHER DETAILS

A. Periodic Disclosures

<table>
<tr><td>Portfolio disclosures</td><td>The Mutual Fund / AMC shall disclose portfolio (along with ISIN) of the Scheme on the website of Mutual Fund (https://www.invescomutualfund.com/literature-and-form?tab=Fortnightly) and on the website of AMFI (https://www.amfiindia.com/online-center/portfolio-disclosure) in a user-friendly and downloadable spreadsheet format as per the timelines given below.

<table>
<tr><th>Particulars</th><th>Timeline</th><th>Link to access the portfolio</th></tr>
<tr><td>Fortnightly Portfolio (as on 15th & last day of each month)</td><td>Within 5 days of every fortnight</td><td>AMC:https://www.invescomutualfund.com/literature-and-form?tab=Fortnightly

AMFI:
https://www.amfiindia.com/online-center/portfolio-disclosure</td></tr>
</table>
For further details, kindly refer SAI.</td></tr>
<tr><td>Half yearly results</td><td>The soft copy of unaudited half yearly financial results of the Scheme as on March 31 and September 30, each year, will be hosted on the website of the Mutual Fund (https://www.invescomutualfund.com/about-us?tab=Financials) and on AMFI website (https://www.amfiindia.com/otherdata/accounts) within one month from the close of each half year (i.e. on 31st March and on 30th September). The link to access unaudited half yearly scheme financials is as follows:

<table>
<tr><td>AMC Website</td><td>https://www.invescomutualfund.com/about-us?tab=Financials</td></tr>
<tr><td>AMFI Website</td><td>https://www.amfiindia.com/otherdata/accounts</td></tr>
</table></td></tr>
</table>

<table>
<tr><td></td><td>For further details, kindly refer SAI.</td></tr>
<tr><td>Annual Report</td><td>The scheme wise annual report and / or abridged summary thereof shall be hosted on the website of the Mutual Fund (https://www.invescomutualfund.com/about-us?tab=Financials) and on AMFI website (https://www.amfiindia.com/online-center/scheme-wise-annual-report) within four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year).

The link to access Scheme Annual Report Is as follows:

<table><tr><td>AMC Website</td><td>https://www.invescomutualfund.com/about-us?tab=Financials</td></tr><tr><td>AMFI Website</td><td>https://www.amfiindia.com/online-center/scheme-wise-annual-report</td></tr></table>
For further details, kindly refer SAI.</td></tr>
<tr><td>Disclosure of Risk-o-Meter</td><td>The Risk-o-meter shall have following six levels of risk:
1. Low Risk
2. Low to Moderate Risk
3. Moderate Risk
4. Moderately High Risk
5. High Risk and
6. Very High Risk

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure within 10 days from the close of each month on our website https://www.invescomutualfund.com/literature-forms/monthly-holdings/fixed-income and on the website of AMFI (https://www.amfiindia.com/online-center/risk-o-meter). Further on an annual basis, the AMC shall disclose the risk level of schemes along with number of times the risk level has changed over the year on our website https://www.invescomutualfund.com/statutory-disclosures/risk-meter and on the website of AMFI (https://www.amfiindia.com/online-center/risk-o-meter).

Any change in the risk-o-meter will be communicated by way of Notice-cum-Addendum uploaded on website of the Mutual Fund (https://www.invescomutualfund.com/literature-forms/notices) and by way of an email / SMS to the Unit holders of the Scheme.</td></tr>
<tr><td>Disclosure of Potential Risk Class (PRC) Matrix</td><td>In accordance with Para 6.18.1 of SEBI Master Circular dated March 20, 2026, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 22(9)(c) of SEBI MF Regulations.

The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change.

The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.</td></tr>
</table>

Scheme Summary Document (Point 69 of Policy Related emails issued by SEBI Master Circular dated March 20, 2026)	The AMC has provided on its website a scheme summary document which contains details of all the Schemes viz. Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML). Scheme summary document shall be updated by the AMCs on a monthly basis i.e. by 15th of every month or within 5 working days from the date of change or modification in the scheme information.

B. Transparency / NAV Disclosure

The Direct Plan under the Scheme will have a separate NAV.

The AMC will calculate and disclose the first NAV of the Scheme within 5 (five) business days from the date of allotment. Subsequently, the AMC will calculate the NAVs on daily basis and prominently disclose the NAVs under a separate heading on the website of the Fund (https://www.invescomutualfund.com/nav-idcw) and on the website of AMFI (https://www.amfiindia.com/net-asset-value) before 11.00 p.m. on every Business Day, in case the scheme has no investment in overseas securities. In case the Scheme has investment / transactions in overseas securities, NAV shall be disclosed before 10:00 a.m. on the following business day in order to capture the latest price of underlying overseas securities & to account the transaction in overseas securities on transaction date. In case NAV of units of Corporate Debt Market Development Fund **('CDMDF')** is not available by 9:30 p.m. of same Business Day, NAV declaration timing shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

If the NAVs are not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.

Further the Mutual Fund / AMC has extended facility of sending latest available NAVs of the Scheme to the Unit holders through SMS upon receiving a specific request in this regard. Also, information regarding NAVs can be obtained by the Unit holders / Investors by calling or visiting the nearest ISC.

C. Transaction Charges and Stamp Duty

Transaction Charges: Not Applicable.

Stamp Duty: A stamp duty of 0.005% of the Transaction Value will be levied on applicable mutual fund transactions i.e. purchases (including switch-in, IDCW reinvestment etc.). Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase, switch-in, installment of Systematic Investment Plan, Systematic Transfer Plan and reinvestment of IDCW to the unitholders will be lower to that extent

Please refer SAI for further details.

D. Associate Transactions

Please refer to Statement of Additional Information (SAI).

E. Taxation

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

A. For units acquired prior to 1 April 2023 - Other than Specified Mutual Fund[1]

Income	Tax rates in hands of *		
	Resident/ Non	Foreign	Mutual

[1] Specified Mutual Fund as per Section 76 of the Act, means a mutual fund acquired after 1 April 2023, where, up to 1 April 2025, not more than 35% of its total proceeds are invested in equity shares of domestic companies; or where, on or after 1 April 2025, more than 65% of its total proceeds are invested in debt and money market instruments. The percentage of equity shareholding / investment in debt and money market instruments shall be computed with reference to the annual average of the daily closing figures.

	resident (other than FPI)	Portfolio Investors ('FPI')	Fund (as investor)
Dividend *(Refer note 2 below)*	Applicable slab rate/ flat rate	20%	NIL
Long Term Capital Gain (holding period more than 24 months)^	12.5% (no indexation)	12.5% (no indexation)	NIL
Short Term Capital Gain (holding period upto 24 months)^	Applicable slab rate/ flat rate	30%	NIL

B. For units acquired on or after 1 April 2023 – Specified Mutual Fund

Income	Tax rates in hands of *		
	Resident/ Non resident (other than FPI)	Foreign Portfolio Investors ('FPI')	Mutual Fund (as investor)
Dividend *(Refer note 2 below)*	Applicable slab rate/ flat rate	20%	NIL
Long Term Capital Gain *(Refer note 4 below)*	Not applicable	Not applicable	Not applicable
Short Term Capital Gain	Applicable slab rate/ flat rate	30%	NIL

* Tax rates plus applicable surcharge and health & education cess at 4%.
For dividend income, surcharge is capped at 15%.

^ For listed Debt Exchange Traded Fund ('ETF'), the holding period is 12 months; scheme-specific details are provided in the respective ETF SID.

Notes:

1. Invesco Mutual Fund is a Mutual Fund registered with Securities and Exchange Board of India (SEBI) and hence the entire income of the Mutual Fund will be exempt from income tax in accordance with the Schedule VII (Table: SI. No. 20)) of the Income-tax Act, 2025 ('the Act');

2. Income distribution in the form of dividend, if any, made by the Mutual Fund, is taxable in the hands of the unit holder. Generally, the rate of tax will be as per the applicable slab rate/ flat rate for resident/ non-resident and at 20% for FPIs.

   In the specific case of investment made in units by non resident in foreign currency, income from such investment is taxable at the flat rate of 20%.

   TDS
   Such dividend would be subject to TDS @10% (where dividend exceeds INR 10,000 p.a.) for resident investors and @20% for non-resident investors (no threshold).

3. Securities Transaction Tax (STT) is not payable by the Scheme, as it is not an equity-oriented fund.

4. As per Section 76 of the Act, capital gains resulting from the transfer of units of a 'specified mutual fund' acquired on or after April 1, 2023, will be deemed to be short-term capital gains irrespective of holding period.

5. A non-resident investor (including FPI) eligible to claim treaty benefits shall be governed by the provisions of the Act to the extent that they are more beneficial. Such investor is required to obtain a Tax Residency Certificate (TRC) from the country of residence and furnish requisite details electronically in Form 41 (erstwhile Form 10F) on the income-tax portal.

The information is provided for general information only. However, in view of the individual nature

of the implications, each investor is advised to consult his or her own tax advisors / authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes.

F. Rights of Unitholders
Please refer to Statement of Additional Information (SAI)

G. List of official points of acceptance: Please click on the link below for List of Official Points of acceptance / investor service centres.

H. https://www.invescomutualfund.com/literature-forms/scheme-information-document/functional-links

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority.

This section shall contain the details of penalties, pending litigation, etc. for the last 5 financial years and where the penalty was more than 5 lakhs by any regulatory authority is as follows:

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.
   Nil

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.
   Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

   A show cause notice was issued by the Securities and Exchange Board of India (SEBI) on August 9, 2023 and was duly responded on October 25, 2023. The Noticees preferred settlement of the matter under SEBI (Settlement Proceedings) Regulations, 2018, without admitting or denying the findings of facts and conclusions of law. The said matter was resolved and disposed of vide a settlement order dated April 24, 2024, bearing reference number 'SO/AA/MS/2024-25/7496', in accordance with the provisions of the SEBI (Settlement Proceedings) Regulations, 2018.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

   - A civil suit has been filed by an ex-employee of Invesco Asset Management (India) Limited ("**AMC**") before the High Court of Judicature of Bombay ("**Suit**"), contesting the termination of his employment by the AMC. The Suit is in the nature of employment litigation and will be defended by the AMC in the regular course.

   - Client had invested with Invesco Mutual Fund in May 2022. However, the client passed away in June 2024. Deceased client's wife, who was the registered nominee in the folio, raised a transmission request which was completed. Deceased client's mother has filed suit in the District Consumer Disputes Redressal Commission and Civil Court against the AMC.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.
   Nil

Please click on the link below to access the real time data on Penalties, Pending Litigations or proceeding etc.:
https://www.invescomutualfund.com/literature-and-form?tab=Scheme

Notes:
1. Any amendments / replacement / re-enactment of SEBI MF Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Scheme Information Document.
2. The Scheme under this Scheme Information Document was approved by the Trustee at their Board Meeting held on July 27, 2026.
3. **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines there under shall be applicable.**

For and on behalf of the Board of Directors of
Invesco Asset Management (India) Pvt. Ltd.
(Investment Manager for Invesco Mutual Fund)

Sd/-
Saurabh Nanavati
Managing Director & Chief Executive Officer

Place: Mumbai
Date: November 14, 2026

Invesco
Mutual Fund

A. OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTION

INVESCO ASSET MANAGEMENT (INDIA) PRIVATE LIMITED - For NFO & Ongoing basis

• **Ahmedabad:** Office No. 408, 4th floor Mercado Building, C.G. Road, Opp. Municipal Market, Ahmedabad - 380 006. Tel. No.: 079-66521550/ 45908462. • **Bengaluru:** Office No. 810, 811, 812, Mittal Tower, B wing, 8th Floor, M.G.Road, Bangalore- 560 001. Tel No.: 080 42941000 / 1001. • **Chandigarh:** SCO.No.2451, 1st Floor, Sector-22C, Chandigarh - 160 022. Tel. No.: 7696001369 • **Chennai:** Door #2, 2nd Floor, Sun Plaza #39 G N Chetty Road, Near Kamarajar Arangam, Chennai - 600 006. Tel. No.: 9043000628 / 044 46065359 • **Delhi:** 710, 711 & 712 Prakashdeep Building, 7th Floor, Tolstoy Marg, New Delhi - 110001. Tel. No.: 011 43789000. • **Hyderabad:** D-602, Sixth Floor, Dega Towers, H. No. 6-3-1085, Raj Bhawan Road, Somajiguda, Hyderabad - 500 082.. Tel. No.: 9030015457. • **Indore:** Shiv Om Building, Office No.117, First Floor, D Block, House - 578, M. G. Road, Indore - 452 001. Tel. No.: 7415000281 • **Jaipur :** Office No.1, 4th Floor, Laxmi Complex, Subhash Marg, C Scheme, Jaipur - 302 001. Tel No.: 7737000761 • **Kanpur:** Office No. 214 & 215, 2nd Floor, KAN Chambers, Civil Lines, Kanpur - 208 001. Tel. No.: 9044051658. • **Kochi:** Door No. CC 40/377, 3rd Floor, Jos Annexe, Jos Junction, M.G.Road, Kochi - 682 016. Tel. No.: 952696567 • **Kolkata:** Office No. 7E, 235/2A, 7th Floor, Millennium Bldg., Acharya Jagdish Chandra Bose Road, Kolkata - 700 020. Tel : 033 40639115 • **Lucknow:** Office No. 103, Bhalla Chambers, 10 Park Lane, 5 Park Road, Hazratganj, Lucknow - 226 001. Tel No.: 0522 4000841/ 4723325 • **Ludhiana:** Cabin No: 105, 1st Floor, SCO 18, Feroze Gandhi Market, Ludhiana - 141001. • **Mumbai (H.O.):** B-1001, B Wing, 10th Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400 013. Tel. No. 022 67310000 • **Nashik:** Office No. A- 206, ABH Capital, Tilak Wadi, Nashik – 422002. Tel No: 253 4100037 • **Patna:** Office No. 502, 5th Floor, Hari Ram Heritage, S.P. Verma Road, Patna - 800 001. Tel. No.: 9334471555. **Pune:** Office No. 2, 1st Floor, Aditya Centeegra, CTS No. 930, Plot No. 314, FC Road, Pune - 411 005, Maharashtra. Tel No.: 020 29953715 • **Vadodara:** 304, Third Floor, C Square Building, Sarabhai Campus, Vadodara - 390 023. Tel. No.: 0265 2338446 • **Surat** Office No. 309, 3rd Floor, International Commerce Centre, Ward No. 2, Ring Road, Near Kadiwala School, Surat - 395 002. Tel. No.: 0261 4569978 / 4375277.

B. LIST OF INVESTOR SERVICE CENTRES OF KFIN TECHNOLOGIES LIMITED, REGISTRAR & TRANSFER AGENTS OF INVESCO MUTUAL FUND (For NFO & Ongoing basis) THESE WILL BE IN ADDITION TO THE EXISTING OFFICIAL POINTS OF ACCEPTANCE OF INVESCO ASSET MANAGEMENT (INDIA) PRIVATE LIMITED

Registrar & Transfer Agent : Kfin Technologies Limited
Contact Details: Unit - Invesco Mutual Fund, Selenium Building, Tower – B, Plot No 31 & 32, Financial District Nanakramguda, Serilingampalle (M), Hyderabad, Telangana 500032.
Tel No.: 1800 309 4034 • Email: investorsupport.mfs@kfintech.com • Website: www.kfintech.com

• **Agartala** Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon, West Tripura, Agartala - 799001. Tel. No.: 0381 2388519 • **Agra** 3rd Floor, 303, Corporate Park, Block no- 109, Sanjay Place, Agra, Uttar Pradesh, Agra - 282 002. Tel No.: 0562 4336303 • **Ahmedabad** Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C G Road, Ahmedabad - 380006. Tel. No.: 9081903022 • **Ahmednagar** Baiju Heights, Opposite to Canara bank, Near Old Vasant Talkies, Market yard road, Ahilyanagar, Ahmednagar - 414 001. Tel No.: 0241 3556221 • **Ajmer** C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P. R. Marg, Ajmer - 305 001. Tel. No.: 0145 4058816 • **Akola** Shop No 25, Ground Floor, Yamuna Tarang complex, Murtizapur Road, N.H. No- 6, Opp. Radhakrishna Talkies, Akola, Maharashtra, Akola - 444 001. Tel. No.: 0724 2451874 • **Alappuzha** Sree Rajarajeswari Building, Ground Floor, Church Road, Mullackal Ward, Alappuzha - 688 011. Tel No.: 0477 4051599 • **Aligarh** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh-202001. Tel No.: 0571 2978294 • **Alwar** Office Number 137, First Floor, Jai Complex Road No – 2, Alwar, Rajasthan - 301001. Tel. No.: 0144-4901131 • **Amravati** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati - 444601. Tel. No.: 0721 2650399 • **Ambala** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant. Ambala, Haryana, Ambala -133 001. Tel No.: 0171 2991969 • **Amritsar** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar - 143 001. Tel No.: 0183 5158158 • **Anand** 203 Saffron Icon, Opp. Senior Citizen Garden, Mota Bazar, V. V. Nagar, Anand, Gujarat, Anand - 388 120 Tel. No.: 9638836728 • **Ananthapur** #13/4, Vishnupriya Complex,Beside SBI Bank, Near Tower Clock,Ananthapur-515001. Tel No.: 9885995544 • **Andheri** Office No. 204, B Wing, 2nd Floor, Siddhi Aura, Nityanand Nagar 3 C.H.S.L., Sahar Road, Andheri East, Mumbai - 400 069. Tel. No.: 022 46733669 • **Asansol** 112/N, G. T. Road, Bhanga Pachil, G.T. Road, Paschim Bardhaman, West Bengal - Asansol - 713303. Tel. No.: 0341 2220077 • **Aurangabad** Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. Tel. No.: 0240 2343414 • **Azamgarh** Shop No. 18, Gr. Floor, Nagar Palika, Infront of Treasury office, Azamgarh - 276 001. Tel. No.: 7518 801805 • **Balasore** 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Orissa, Balasore - 756 001. Tel No.: 06782 260503 • **Bangalore** Unit No. 201, No. 65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore – 560 004. Tel No.: 080 26603411 / 26602852 • **Bankura** Plot nos. 80/1/A, Natunchati Mahalla, 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. Tel. No.: 03242 295202 • **Bareilly** Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly - 243 001. Tel. No.: 0581 4053617 • **Baroda** 1st Floor, 125 Kanha Capital, Opp. Express Hotel, RC Dutt Road, Alkapuri, Baroda, Gujarat, Baroda -390 007. Tel. No.: 0265 3517567 • **Begusarai** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar, Begusarai - 851 101. Tel. No.: 7518801807/9693344717 • **Belgaum** First Floor Orionis Ozone apartment, Shop no:101, Opp Jain Mandir, Near to Subhash Photo Studio, Somwarpeth, RPD Cross Tilakwadi, Belgaum - 540 006. Tel No.: 0831 4213717 • **Bellary** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary 583103. Tel. No.: 08392 294649 • **Berhampur** (Or) Opp. Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar,Near Lohiya Motor, Berhampur (Or), Orissa - 760001. Tel. No.: 0680-2228106 • **Bhagalpur** 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur - 812001. Tel. No.: 0641 4018310 • **Bharuch** 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch - 392 001. Tel No.: 9081903042/ 8000403762 • **Bhatinda** 2nd Floor,, MCB -Z-3-01043 Goniana Road Opposite Nippon India Mf, Gt Road, Near Hanuman Chowk, Bhatinda - 151 001. Tel No.: 0164 5000725 • **Bhavnagar** Office No. 207, Skyline Square Building, Near Sanskar Mandal, Waghawadi Road, Bhavnagar - 364 001. Tel. No.: 0278-4052224 • **Bhilai** Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai, Chhattisgarh - 490 020. Tel. No.: 7884901014 • **Bhilwara** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara - 311 001. Tel No.: 01482 453867 • **Bhopal** SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P nagar, Bhopal 462011. Tel No.: 0755 4077948 • **Bhubaneswar** A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Tel. No.: 0674 4615576 • **Bhuj** 102, F.F. Time Square Iconic, Near Anam Ring Road, Bhuj - 370 001. Tel No.: +91 2832456833 • **Bikaner** H. No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan, Bikaner - 334 001. Tel. No.: 0151-2943850 • **Bilaspur** Anandam Plaza; Shop No.306, 3rd Floor, Vyapar Vihar Main Road, Bilaspur, Chhatisgarh, Bilaspur - 495 001. Tel No.: 07752-443680 • **Bokaro** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City, Bokaro - 827004. Tel. No.: 06542 291255 • **Burdwan** Saluja Complex 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwan-East, Burdwan, West Bengal, Burdwan-713 101. Tel No.:- 0342 2665140 / 9432183927 • **Calicut** 2nd Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Calicut - 673 001. Tel No.: 4954022480 • **Chandigarh** S C O No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022. Tel No.: 0172 5060291 • **Chandrapur** C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra, Chandrapur- 442 402. Tel No.: 07172 466593 • **Chennai** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034. Tel. No.: 044 28309147 / 28309146 • **Chinsurah** 96, PO: Chinsurah, Doctors lane, Chinsurah, West Bengal, Chinsurah -712 101. Tel No.: 033 26801973 • **Cochin** Door No.:61/2784 Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram Ernakualm, Kerala. Ernakulam - 682 015. Tel. No.: 0484-4025059 • **Coimbatore** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Tel. No.: 0422 4388011 • **Cooch Behar** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District - Cooch Behar - 736 101. Tel No: 03582 222225 • **Cuttack** D. Market, 515 Jagannath Bhawan Complex, First Floor BK- Professor Pada Road, Po-Arunodaya Market, Badambadi Colony, Cuttack - 753 012. Tel No.: 0671-2956816 • **Darbhanga** H No-185, Ward No-13, National Statistical Office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar, Darbhanga - 846 004. Tel. No.: 7518801809 • **Davangere** D. No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Mandal, Karnataka, Davangere - 577 002. Tel No.: 0819 2258714 • **Dehradun** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun - 248 001. Tel. No.: 7518801810 • **Deoria** 1st Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria - 274001. Tel No.:7518801811 • **Dhanbad** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826001. Tel. No.: 0326 7961457 • **Dhule** House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule-424001. Tel. No.: 02562 282823 • **Dibrugarh** Amba Complex, 3rd Floor, HS Road, Dibrugarh - 786 001. Tel. No.: 7208385586 • **Durgapur** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur-16, Durgapur - 713216. Tel. No.: 0343 2542615 • **Eluru** D. No: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru - 534 001. Tel. No.: 08812 222233 / 9885995544 • **Erode** No. 38/1, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Ground Floor, Erode, Tamil Nadu, Erode - 638 003. Tel No.:0424-4021212 • **Faridabad** A-2B 2nd Floor, Neelam Bata Road, Peer ki Mazar, Nehru Groundnit, Faridabad 121001. Tel. No.: 0129 4159915 • **Ferozpur** The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur - 152002. Tel. No.: 01632 504882 • **Gandhidham** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 370201. Tel. No.: 9081903027 / 9725444799 • **Gandhinagar** 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gujarat, Gandhinagar – 382 421. Tel. No.: 079 49237915 • **Gaya** Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpuri Road, Gaya - 823 001. Tel No.: 0631 2220065 • **Ghaziabad** Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201 002. Tel No.: 0120 4351421 • **Ghazipur** 148/19, Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghazipur - 233 001. Tel No.: 0548 2970677 / 9616123936 • **Gorakhpur** Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273 001. Tel No.: 7518801816 • **Guntur** 2nd Shatter, 1st Floor. House no. 6-14-48, 14/2 Lane, Arundal Pet, Guntur, Andhra Pradesh, Guntur - 522 002. Tel No.: (0863) 2339094 / 9885995544 • **Gurgaon** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. Tel. No.: 0124 4140163 • **Guwahati** 2nd Floor, Dihang Arcade, Near Rajiv Bhavan, ABC, GS Road, Guwahati - 781 005. Tel. No.: 7099920761 • **Gwalior** T-303, 3rd Floor, Vasundhara Tower, Near Axis Bank, In Front of Virendra Villa, Patel Nagar, City Centre, Gwalior - 474011. Tel No.: 0751 4001582 • **Haldwani** Shop No. 5, KMVN Shopping Complex, Haldwani, Uttarakhand, Uttaranchal - 263139. Tel. No.: 05946 297290 • **Haridwar** Shop No. 17, 1st Floor, Bhatia Complex Near Jamuna Palace, Haridwar - 249 410. Tel No.: 7518801820 • **Hassan** SAS NO: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201. Tel No.: 08172 262065. • **Himmatnagar** 1st Floor, Maple Crystal, Sahakari Jin, Industrial Area, Himmatnagar - 383 001. Tel No.: 02772 351856 • **Hissar** Shop No 31, Ground Floor, Red Square Market, Near Bank of Baroda,Hissar - 125 001. Tel No.: 01662 410376 • **Hoshiarpur** The Mall Complex Unit No. SF-6, 2nd Floor, Opp. Kapila Hospital, Sutheri Road, Hoshiarpur - 146 001. Tel No.: 01882 500325 • **Hosur** No. 2 / 3-4, Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur, Hosur - 635 109. Tel No.: 0434 4458096 • **Howrah** Aurobindo Mall, Shri Aurobindo Road, Babudanga, Bandhaghat, Salkia, Howrah - 711 106. Tel No.: 033 35373982 • **Hooghly** Hinterland-II, Gr. Floor, 6A Roy Ghat Lane, Serampore, Hooghly - 712 201. • **Hubli** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580 029. Tel No.: 0836 2950643 • **Hyderabad** (Gachibowli) Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda, Serilimgampally Mandal, Hyderabad – 500032. Tel. No.: 040-79615122 • **Hyderabad** JBS Station, Lower Concourse 1 (2nd floor), situated in Jubilee Bus Metro Station, Secunderabad, Telangana, Secunderabad - 500 009. Tel No.: 040 44857874 / 75 / 76 / 9959120147 • **Ichalkaranji** Gaiban Building, Gat No. 78/12, Plot no. 108/1, Ground Floor, Near Maratha Chowk, Jawahar Nagar, Ichalkaranji - 416 115. Tel No.: 7208008325 • **Indore** 101 Diamond Trade Center, Opp:- Swamy Vivekananda School, Above Khurana Bakery, Indore - 452 001. Tel. No.: 0731 4218902 / 4266828. • **Jabalpur** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur Madhya Pradesh - 482 001. Tel. No.: 0761 4004897 • **Jaipur** 1st Floor, Office Number 102-103, Ambition Tower (Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 320 001. Tel No.: 0141 4917232 • **Jalandhar** 2nd Floor, Shanti Tower SCO no. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144 001. Tel No.: 0181 2921714 • **Jalgaon** 269, Jaee Vishwa, 3rd Floor, Baliram Peth, Above United Bank Of India, Near Kishor Agencies, Jalgaon - 425001. Tel. No.: 0257 2226761 • **Jalpaiguri** D B C Road, Opp. Nirala Hotel, Jalpaiguri, West Bengal. Jalpaiguri - 735 101. Tel No.: 03561 222136 • **Jammu** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu, Jammu & Kashmir - 180004. Tel. No.: 0191 2951822 • **Jamnagar** 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar - 361 008. Tel No.: 0288 3065810 / 9725444799 • **Jamshedpur** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jharkhand, Jamshedpur - 831 001. Tel No.: 6572912170 • **Jaunpur** Kanhaipur, Jaunpur 4th Floor, City Tower, Jaunpur - 222 002. Tel No.: 05452 357484 • **Jhansi** 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284 001. Tel No.: 0510 4010410 • **Jodhpur** Flat No. - B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur – 342 003. Tel No.: 0291

Invesco Mutual Fund

4077688 • **Junagadh** 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh - 362 001. Tel No.: 0285-2652220 • **Kalyan** Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali, Mahanagar Corporation), Kalyan, Maharashtra, Kalyan - 421 301. Tel No.: +91 9112004661 • **Kalyani** Ground Floor, H. No. B-7/27S, Kalyani HO, Nadia, West Bengal, Kalyani - 741 235. Tel No.: +91 3325822052 • **Kannur** 2nd Floor, Global Village, Bank Road, Kannur - 670 001. Tel No.: 0497-2764190 • **Kanpur** 2nd Floor, Tower-A, Virendra Smriti Complex, 15/54-B, Civil Lines, Kanpur - 208001. Tel. No.: 0512 4000365 • **Karimnagar** 2nd Shutter, HNo. 7-2-607, Sri Matha Complex, Mankammathota, KarimNagar - 505001. Tel. No.: 9959120147 • **Karnal** 3 Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal, Haryana, Karnal -132 001. Tel No.: 0184 44037677 • **Kharagpur** 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721 304. Tel No.: 03222 242044 • **Kochi** 1st Floor, Matsun Towers, Building # 14/6505, A.K. Seshadri Road, Near M.G. Road Metro Piller, #689, Ernakulam, Kochi - 682 011. Tel. No.: 0484-4025059 • **Kolhapur** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416001. Tel. No.: 0231 2653656 • **Kolkata** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata, West Bengal. Kolkata -700 071. Tel No.: 03366285900 • **Kollam** Sree Vigneswara Bhavan, Shastri Junction, Kollam, Kerala Kollam - 691 001. Tel No.: 0474-2747055 • **Korba** Office No. 202, 2nd Floor, QUBE 97, ICRC Transport Nagar Korba, Chhattisgarh, Korba - 495 677 Tel No.: 07759 351856 • **Kota** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324 007. Tel No.: 0744 4059552 • **Kottayam** 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam - 686002. Tel. No.: 0481 2300868 • **Kurnool** Shop No.47, 2nd Floor, S Komda Shoping Mall, Kurnool - 518001. Tel. No.: 08518 228550 • **Lucknow** Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. Tel. No.: 0522 4061893 • **Ludhiana** SCO. 124, First Floor, Feroze Gandhi Market, Ludhiana - 141 001. Tel No.: 0161-4670278 • **Madurai** No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai - 625 001. Tel No.: 0452-2605856 • **Malda** Ram Krishna Pally, Ground Floor, English Bazar, Malda, West Bengal, Malda - 732 101. Tel no.: 03512 452836 • **Mandi** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, in the city of Mandi, Himachal Pradesh, Mandi - 175001. Tel No.:7518801833 • **Mangalore** Shop No – 305, 3rd Floor Marian Paradise Plaza, Bunts Hostel Road, Dakshina Kannada, Mangalore, Karnataka, Mangalore – 575003. Tel No.: 0824 2951645 • **Mapusa** 101, 1st floor, Edcon solitaire building, Near Vodafone showroom, near Malisa Market, Opp axis bank, Mapusa – 403507. Tel. No.: 8322251004 • **Margoa** S20, 2nd Floor, L & L Correira's Pride, Near K.T.C. Bus Stand, Nearest landmark above K.F.C., Margao Salcete, Margao - 403601. Tel. No.: 0832-2957253 • **Mathura** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, in the city of Mathura, Uttar Pradesh, Mathura - 281 001. Tel No.:7518801834 • **Meerut** Shop No. 297/1, First Floor, SBM Tower, Near Apex Tower, Canara Bank, Opposite EVES Petrol Pump, C.C.S. University Road, Mangal Pandey Nagar, Meerut - 250 002. Tel No.: 0121 4330878 • **Mehsana** FF-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384 002. Tel. No.: 02762 242950 / 7623002114 • **Mirzapur** Second Floor, Triveni Campus, Ratanganj, Mirzapur, Uttar Pradesh Mirzapur - 231 001. Tel No.: +91-05442-265528 • **Moga** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga - 142 001. Tel. No.: 01636 230792 • **Moradabad** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, in the city of Moradabad, Uttar Pradesh, Moradabad - 244 001. Tel No.:7518801837 • **Mumbai** Surbhi Apartment, Ground Floor, Shop No. 5-8, SVP Road, Opp. HDFC Bank, Next to Jain Temple, Borivali West, Mumbai - 400 092. Tel. No.: 9673606377 • **Mumbai** 265, Birya House, Perin Nariman St., Shop No 2, Ground Floor, Next to Apna Bazar, Mumbai (Fort) - 400 001. Tel No.: 022 46052082 • **Mumbai** 11 / Platinum Mall, Jawahar Road, Ghatkopar East, Mumbai - 400 077. Tel. No.: 022 35105513 • **Muzaffarpur** 1st Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur, Bihar, Muzaffarpur - 842 001. Tel No.:7518801839 • **Mysore** No. 2924, 2nd Floor, 1st Main, 5th Cross Saraswathi Puram, Mysore - 570 009. Tel. No.: 0821 3510066 • **Nadiad** 311-3rd Floor City Center, Near Paras Circle Nadiad, State - Gujarat, Nadiad - 387 001. Tel No.: 0268 2563245 / 7623002114 • **Nagercoil** H. No. 45, East Car Street, 1st Floor, Nagercoil - 629 001. Tel. No.: 04652 233552 • **Nagpur** Shree Balaji Residency, Plot no. 266, Near S.N.G Basketball Ground, Shivaji Nagar, Landmark - Opp Wazalwar Driving School, Nagpur - 440 010. Tel. No.: 0712 3513750 • **Namakkal** 1st Floor, 18/41, Salem Road, R P Pudur, Namakkal – 637001. Tel. No.: 0428 6457696 • **Nanded** Shop No.4, Santakripa Market, G G Road, Opp. Bank Of India, Nanded - 431601. Tel. No.: 02462 237885 • **Nasik** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 Tel. No.: 0253 6608999 • **Navsari** A-205, 2nd Floor, Union Height building, Asha Nagar, Opp. Avdhoot Eye Hospital, Navsari - 396 445. Tel. No.: 9081903040 • **New Delhi** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001. Tel. No.: 011 41911300 • **Noida** F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301. Tel No.:7518801840 • **Palghat** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad - 678001. Tel. No.: 9895968533 / 9633072271 • **Panipat** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat-132103, Haryana. Tel.No.: 0180-4067174 • **Panjim** H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim - 403 001. Tel No.: 0832 2996032 • **Pathankot** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot - 145001. Tel. No.: 0186 5074362 • **Patiala** B-17/423 Opp. Modi College, Lower Mall, Patiala - 147 001. Tel No.: 0175 2910976 • **Patna** Flat No. 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna, Bihar, Patna - 800 001 Tel. No.: 06124149382 • **Pondicherry** No 122(10b), Muthumariamman Koil Street, Pondicherry - 605 001. Tel No.: 0413 4300710 • **Prayagraj** Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001. Tel. No.: 7518801803 • **Pune** Ayaan Chandrika, Office No. 14,15,16, Second Floor, H.NO. 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. Tel No.: 020 46033615 • **Raipur** Office No- 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, Raipur, Chhattisgarh, Raipur - 492 001. Tel. No.: 0771-2990901 • **Rajahmundry** D. No: 6-7-7, 1st Floor, Sri Venkata Satya Nilayam, Vadrevu vari Veedhi, T - Nagar, Rajahmundry – 533 101. Tel No.: 0883-2442539 / 9885995544 • **Rajkot** 406, Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp. RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360 001. Tel. No.: 9081903025 • **Ranchi** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi, Jharkhand, Ranchi - 834 001. Tel No.: 0651 2330160 • **Ratlam** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh, Ratlam - 457 001. Tel No.: 0741 2427221 • **Rewa** Shop No. 2, Shree Sai Anmol Complex, Ground Floor Opp Teerth Memorial Hospital, Rewa - 486 001. Tel No.: 07662 403450 • **Rohtak** Office No: 61, First Floor Ashoka Plaza, Delhi Road, Rohtak – 124 001. Tel No.: +91 7518801844 • **Rourkela** 2nd Floor, Main Road Udit Nagar, Sundargarh, Rourekla - 769 012. Tel No.: 0661 4000616 • **Sagar** 2nd floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002. Tel. No.: 07582 220501 • **Saharanpur** 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Uttar Pradesh. Saharanpur – 247 001. Tel No.: +91 - 0132-2990945 • **Salem** No.6, NS Complex, Omalur main road, Salem, Tamil Nadu - 636009. Tel. No.: 0427-4020300. • **Sambalpur** 1st Floor; Shop No. 219 Sahej Plaza, Gole bazar, Sambalpur - 768 001. Tel No.: 0663 4055275 • **Sangli** 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416 416. Tel No.: 0233 2329432 • **Shillong** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. Tel. No.: 0364 2506106 / 9435173219 • **Shimla** 1st Floor, Hills View Complex, Near Tara Hall, Shimla, Himachal Pradesh - 171002. Tel. No.: 7518801849 • **Shimoga** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga - 577 201. Tel No.: 08182-295491 • **Sikar** First Floor, Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar - 332001. Tel. No.: 01572 250398 • **Silchar** Above R.K Associates, 2nd Floor, N.N. Dutta Road, Near Gurudwara, Shillongpatty, Silchar - 788 001. Tel. No.: 03842 261714 • **Siliguri** Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734 001. Tel No.: 0353 4078734 • **Solapur** Shop No-106, Krishna complex 477, Dakshin Kasaba, Datta Chowk, Solapur, Maharashtra. Solapur - 413 007. Tel No.: 0217 3598690 • **Sonepat** Shop No. 207, 2nd Floor, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat - 131001. Tel No.: 0130 4054883 • **Sri Ganganagar** Address Shop No. 5, Opposite Bihani Petrol Pump, Near Baba Ramdev Mandir, NH – 15, Sri Ganganagar, Rajasthan, Sri Ganganagar - 335 001. Tel No.: 0154 2940040 • **Srikakulam** D. No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Road (Village, Mandala, District), Srikakulam - 532 001. Tel. No.: 08942 58563 • **Sultanpur** 1st Floor, Ramashanker Market, Civil Line, in the city of Sultanpur, Sultanpur - 228 001. Tel No.: 7518801854 • **Surat** 1st Floor, 111 ICC Building, Ring Road, Surat - 395 007. Tel No.: 0261 4001411 • **Thane** Tropical Elite, Shop No. 106, 1st Floor, Near Naupada Police Station, Near Hari Niwas Circle, Thane West, Mumbai - 400 602. Tel.No. 022-25303013. • **Tirunelveli** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. Tel. No.: 0462 4001416 • **Tirupathi** Shop No:18-1-421/f1, CITY Center, K.T. Road, Airtel Backside office, Tirupati - 517 501. Tel No.: +91 9885995544 • **Tirupur** 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641 601. Tel No.: 0421 4102129 • **Tiruvalla** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank, Thiruvalla - 689107. Tel. No.: 0469-2740540 • **Tinsukia** 3rd Floor, Chirwapatty Road, Tinsukia, Assam, Tinsukia - 786 125. Tel No.: +91 8761867223 / 9435173219 • **Thrissur** 1st Floor, Crown Tower, Near Sakthan Stand, Thrissur - 680 001. Tel No.: 0487 2972422 • **Trichy** No 23C/1 E V R road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy,Tamil Nadu, Trichy - 620 017. Tel No.: 0431 4020227 • **Trivandrum** 3rdFloor, No- 3b Tc-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum, Kerala, Trivandrum - 695 001. Tel. No.: 0471 4618306 • **Udaipur** Shop No. 202, 2nd Floor business, center, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur - 313 001. Tel No.: 0294 2429370 • **Udupi** Suhel Building , 9-3-39C, Near Fish Market, Opp. P.P.C. Road, Chitpady, Udupi - 576 101. Tel No.: 91 820796 6169 • **Ujjain** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001. Tel. No.: 0734 3500905 • **Valsad** 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad, Gujarat, Valsad - 396 001. Tel No.: 02632 258481 / 8000403762 • **Vapi** SA/11, A Wing, 2nd Floor, Solitaire Business Centre, Opp. DCB Bank, Vapi Gidc Char Rasta, Vapi - 396195. Tel. No.: 9081903028 • **Varanasi** D.64 / 52, G – 4, Arihant Complex, Second Floor, Madhopur, Shivpurva, Sigra (Near Petrol Pump), Varanasi, Uttar Pradesh, Varanasi - 221 010. Tel No.: 7518801856 • **Vashi** Haware Infotech Park, 902, 9th Floor, Plot No. 39/03, Sector 30A Opp. Inorbit Mall, Vashi. Navi Mumbai, Maharashtra. Navi Mumbai – 400 703. Tel No.: 022 49636853 / 9545491169 • **Vellore** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632 001. Tel No.: 0416 4200381 • **Vijayawada** 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle, Vijayawada - 520 008. Tel No.: 0866 2574429 • **Visakhapatnam** Door No : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jeweler Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530 016. Tel No.: 0891 2714125 • **Warangal** Shop No 22, Ground Floor Warangal City Center,15-1-237, Mulugu Road Junction, Warangal, State - Telangana, Warangal - 506 002. Tel No.: 9959120147 • **Yamunanagar** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamunanagar, Haryana - 135001. Tel. No.: 7518801857

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Invesco Asset Management (India) Private Limited

Corporate & Registered Office: 2101–A, A Wing,
21st Floor, Marathon Futurex, N.M. Joshi Marg,
Lower Parel, Mumbai – 400 013.
CIN No: U67190MH2005PTC153471

T: +91 22 6731 0000

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