

# Time you switched your investments to suit your needs?

## Invest in Invesco India Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt)

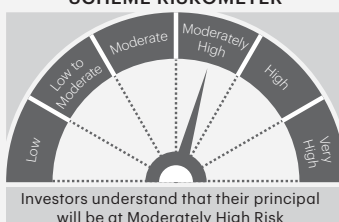


### Suitable for investors who are seeking\*

- Capital appreciation and current income
- Investments in equity and equity related instruments, arbitrage opportunities and fixed income instruments (including debt, government securities and money market instruments)

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

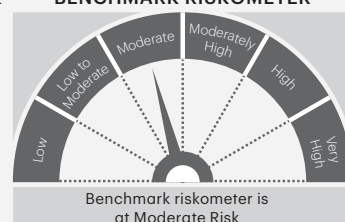
### SCHEME RISKOMETER



### SCHEME BENCHMARK

**NIFTY Equity Savings Index**

### BENCHMARK RISKOMETER



# Presenting Invesco India Equity Savings Fund

Traditional investments may offer safety - but sticking to them out of habit may not be right thing to do, especially since your needs are growing day by day.

On the other hand, fear of losing money prevents you from even considering newer investment options.

Presenting a solution designed to help you make the shift from the same old investments to a more suitable alternative.

Invesco India Equity Savings Fund invests in a combination of equity, arbitrage and fixed income resulting in a portfolio which is less volatile and offers income with potential for growth through controlled equity exposure.

## Three-pronged investment strategy :

Offers a controlled exposure to equity, combined with investments in fixed income and arbitrage for income generation.

### Key features



#### Growth potential of equities

The net long equity exposure may help reap benefit of long term growth potential of equity.



#### Arbitrage opportunity

Each arbitrage position in equity has a corresponding exposure in stock future which helps in reducing risk.



#### Fixed Income exposure

The exposure to fixed income aims to reduce volatility and generates stable income.



#### Taxation treatment

Maintains eligibility for equity taxation.

## Investment Process

### Asset Allocation

Consistent with the Investment Objective

Equity exposure to be maintained in the range of 65-80%

20-35% allocation in debt and money market instruments

Shifts based on assessment of opportunities available & risk/return of the asset class. Based on our views, macro developments, yields and liquidity considerations

### Security Selection

Bottom up and top down approach, combining growth and value buys to generate consistent outcome through all market conditions

Fund utilizes all the portfolio construction levers (asset allocation, sector allocation, capitalization bias, stock selection) to create a diversified portfolio of stocks

Alpha from stock selection and sector allocation

Debt security selection based on top down approach, interest rate view, yield curve movements

### Portfolio construction & risk management

No style bias

Flexibility to have off benchmark exposure

Tactical allocation to take advantage of opportunities arising due to price differential between cash and derivatives market

Position sizes are based on risk/reward assessment

Risk management based on internal parameters for respective asset class.

Based on our current view on equity market. The number of stocks may change from time to time.

## Scenario Analysis – Hybrid strategy performance across various market returns framework

Returns assumption (%)		Returns assumption (%)											
		20%	15%	10%	8%	5%	0%	-5%	-8%	-10%	-15%	-20%	
Returns: 60% debt and arbitrage exposure	8% ▶	12.80%	10.80%	8.80%	8.00%	6.80%	4.80%	2.80%	1.60%	0.80%	-1.20%	-3.20%	
	7% ▶	12.20%	10.20%	8.20%	7.40%	6.20%	4.20%	2.20%	1.00%	0.20%	-1.80%	-3.80%	
	6% ▶	11.60%	9.60%	7.60%	6.80%	5.60%	3.60%	1.60%	0.40%	-0.40%	-2.40%	-4.40%	
	5% ▶	11.00%	9.00%	7.00%	6.20%	5.00%	3.00%	1.00%	-0.20%	-1.00%	-3.00%	-5.00%	
	4% ▶	10.40%	8.40%	6.40%	5.60%	4.40%	2.40%	0.40%	-0.80%	-1.60%	-3.60%	-5.60%	
	3% ▶	9.80%	7.80%	5.80%	5.00%	3.80%	1.80%	-0.20%	-1.40%	-2.20%	-4.20%	-6.20%	

### How to read the table?

Lets take an example of first cell from left highlighted in blue- Arbitrage & Debt: 5% return x 60% exposure = 3.00% contribution; Equity: 8% return x 40% exposure = 3.20% contribution. So performance of the Hybrid Strategy = 3% + 3.2% = 6.20% return. Highlighted cells indicate probable return scenario.

**Past performance may or may not be sustained in future.**

**Disclaimer:** The purpose of above table is to explain various returns scenarios over a period of 1 year with 40% exposure to equity & 60% exposure to debt and / or arbitrage (as both have similar returns profile) assuming different rate of returns for each exposure over the same time period. The above simulation is for illustration purpose only and should not be construed as a promise on minimum returns or safeguard of capital. Invesco Asset Management (India) Private Limited/Invesco Mutual Fund is not guaranteeing or promising or forecasting any returns.

### Returns as on August 30, 2022

Period	Returns % (CAGR)			Value of Rs.10,000/- invested		
	Fund	Benchmark Nifty Equity Savings Index	Additional Benchmark CRISIL 10 Yr Gilt Index	Fund	Benchmark Nifty Equity Savings Index	Additional Benchmark CRISIL 10 Yr Gilt Index
1 Year	0.56%	4.09%	-0.35%	10,056	10,408	9,965
3 Years	7.11%	10.31%	3.61%	12,292	13,428	11,123
Since Inception (07 March, 2019)	6.57%	9.78%	5.73%	12,484	13,844	12,143

**Past performance may or may not be sustained in future.** The performance details provided herein are of existing plan (non - direct plan) – Growth Option. Different plans have different expense structure. For calculating returns since inception, NAV as on the date of allotment is taken as Rs. 10/- . Face Value per unit is Rs. 10/- . Returns above 1 year are Compounded Annualized Growth Rate (CAGR). Benchmark Returns are calculated using Total Return variant of respective Benchmark Index (TRI), wherever applicable. The scheme has been in existence for less than 3 years. Fund Managers: Amit Nigam since September 03, 2020; Dhimant Kothari since May 19, 2020 and Mr. Krishna Cheemalapati managing since March 7, 2019. For performance of other schemes managed by the fund managers, please refer to 'Performance of other schemes managed'. For performance of direct plans please refer to latest factsheet on our website or click on the link: [www.invescomutualfund.com/fund-performance](http://www.invescomutualfund.com/fund-performance).

### SIP Performance as on August 30, 2022 (Rs. 10,000 invested on the first business day of every month)

Period	Total amount invested (Rs.)	Fund		Nifty Equity Savings Index <sup>1</sup>		CRISIL 10 Yr Gilt Index <sup>2</sup>	
		Market value (Rs.)	SIP returns (%) XIRR	Market value (Rs.)	SIP returns (%) XIRR	Market value (Rs.)	SIP returns (%) XIRR
1 Year	1,20,000	1,20,741	1.15%	1,23,578	5.61%	1,20,957	1.49%
3 Years	3,60,000	3,95,404	6.20%	4,19,929	10.28%	3,71,056	1.98%
Since Inception	4,20,000	4,69,212	6.29%	5,00,723	10.05%	4,41,440	2.80%

**Past performance may or may not be sustained in future.** The performance details provided herein are of existing plan (non - direct plan) – Growth Option. Different plans have different expense structure. Load is not taken into consideration. Benchmark Returns are calculated using Total Return variant of respective Benchmark Index (TRI), wherever applicable.

<sup>1</sup>Scheme Benchmark. <sup>2</sup>Additional Benchmark. Inception date: March 7, 2019.

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

Performance of other Schemes managed by the Fund Manager (as on August 30, 2022)													
Fund	Fund Manager	6 Months		1 Year		3 Years		5 Years		7 Years		10 Years	
		Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM	Fund	BM
Invesco India Banking & PSU Debt Fund	Krishna Cheemalapati, Vikas Garg	-	-	0.85%	2.87%	4.76%	6.24%	5.93%	6.35%	6.16%	7.03%	-	-
Invesco India Corporate Bond Fund	Krishna Cheemalapati, Vikas Garg	-	-	2.04%	3.34%	5.78%	7.20%	5.42%	7.13%	6.63%	7.70%	6.93%	8.21%
Invesco India Credit Risk Fund	Krishna Cheemalapati, Vikas Garg	-	-	1.60%	5.78%	4.56%	8.47%	2.45%	8.19%	4.42%	8.85%	-	-
Invesco India Gilt Fund	Krishna Cheemalapati, Vikas Garg	-	-	1.85%	2.03%	3.33%	5.42%	4.39%	6.41%	6.26%	7.36%	6.69%	7.44%
Invesco India Liquid Fund	Krishna Cheemalapati, Prateek Jain	-	-	3.86%	3.98%	3.96%	4.03%	5.22%	5.20%	5.83%	5.79%	6.78%	6.76%
Invesco India Medium Duration Fund	Krishna Cheemalapati, Vikas Garg	-	-	1.36%	3.55%	-	-	-	-	-	-	-	-
Invesco India Money Market Fund	Krishna Cheemalapati, Vikas Garg	-	-	3.05%	3.72%	4.44%	4.25%	5.59%	5.42%	6.13%	6.02%	7.09%	6.95%
Invesco India Overnight Fund	Krishna Cheemalapati, Prateek Jain	-	-	3.74%	3.89%	-	-	-	-	-	-	-	-
Invesco India Short Term Fund	Krishna Cheemalapati, Vikas Garg	-	-	1.63%	2.65%	5.10%	5.71%	5.67%	6.32%	6.30%	6.94%	6.83%	7.60%
Invesco India Treasury Advantage Fund	Krishna Cheemalapati, Vikas Garg	-	-	3.17%	3.28%	5.08%	4.79%	6.07%	5.84%	6.59%	6.44%	7.26%	7.22%
Invesco India Ultra Short Term Fund	Krishna Cheemalapati, Vikas Garg	-	-	3.25%	4.30%	4.17%	5.08%	5.43%	6.18%	6.36%	6.68%	6.91%	7.47%
Invesco India Contra Fund	Taher Badshah, Dhimant Kothari	-	-	5.71%	7.01%	20.82%	21.24%	14.17%	13.59%	14.74%	14.21%	18.14%	15.44%
*Invesco India Equity & Bond Fund	Taher Badshah, Pranav Gokhale (for equity investments) & Krishna Cheemalapati (for debt investments)	-	-	1.95%	5.66%	12.06%	16.23%	-	-	-	-	-	-
Invesco India ESG Equity Fund	Amit Nigam, Taher Badshah	-	-	-1.54%	1.06%	-	-	-	-	-	-	-	-
Invesco India Financial Services Fund	Hiten Jain, Dhimant Kothari	-	-	-0.30%	1.81%	12.85%	14.28%	9.08%	13.20%	13.44%	15.47%	15.28%	16.69%
*Invesco India Flexi Cap Fund	Taher Badshah, Amit Nigam	4.21%	8.46%	-	-	-	-	-	-	-	-	-	-
Invesco India Infrastructure Fund	Amit Nigam	-	-	12.10%	23.07%	27.28%	24.01%	14.44%	9.38%	13.63%	12.24%	16.95%	13.76%
*Invesco India Largecap Fund	Amit Nigam, Nitin Gosar	-	-	2.13%	5.73%	16.96%	18.89%	11.51%	13.37%	11.68%	13.58%	14.23%	14.90%
Invesco India Multicap Fund	Amit Nigam, Pranav Gokhale	-	-	0.82%	7.48%	20.84%	23.97%	11.19%	13.04%	12.11%	14.47%	18.05%	16.60%
*Invesco India PSU Equity Fund	Nitin Gosar, Dhimant Kothari	-	-	12.25%	23.91%	20.34%	17.63%	8.48%	4.96%	11.33%	7.88%	12.02%	6.04%
Invesco India Tax Plan	Amit Nigam, Dhimant Kothari	-	-	-1.00%	7.01%	17.48%	21.24%	12.10%	13.59%	12.36%	14.21%	16.28%	15.44%
Invesco India - Invesco Global Consumer Trends Fund of Fund	Amit Nigam, Krishna Cheemalapati	-	-	-36.07%	-12.81%	-	-	-	-	-	-	-	-
Invesco India - Invesco Global Equity Income Fund of Fund	Amit Nigam	-	-	-4.69%	-6.91%	10.07%	12.98%	7.69%	12.82%	6.56%	11.76%	-	-
Invesco India - Invesco Pan European Equity Fund of Fund	Amit Nigam	-	-	-12.02%	-14.15%	6.13%	6.16%	2.79%	6.00%	2.34%	5.78%	-	-
Invesco India Gold Exchange Traded Fund	Krishna Cheemalapati	-	-	8.14%	8.86%	8.29%	8.88%	10.80%	11.57%	8.93%	9.78%	4.21%	5.08%
Invesco India Gold Fund	Krishna Cheemalapati	-	-	6.81%	8.86%	9.00%	8.88%	10.45%	11.57%	8.71%	9.78%	3.69%	5.08%

Past performance may or may not be sustained in future. The performance details provided herein are of existing plan (non - direct plan) – Growth Option. Different plans have different expense structure. For Equity, Hybrid and Fund of Funds, the Face Value per unit is Rs. 10/- . For Fixed Income Funds and Invesco India Gold Fund NAV as on date of allotment is taken as Rs. 1000/- while for Invesco India Gold Exchange Traded Fund the NAV as on date of allotment is taken as RS 1680.0014, the face value for these funds is Rs. 1000/- . The Returns above 1 year are Compounded Annualised Growth Rate (CAGR) and less than 1 year is Simple Annualized. Benchmark Returns for Equity, Hybrid and Fund of Funds, are calculated using Total Return variant of respective Benchmark Index (TRI), wherever applicable. Funds benchmark- Invesco India Contra Fund: S&P BSE 500 TRI; Invesco India Financial services Fund: Nifty Financial Services TRI; Invesco India PSU Equity Fund: S&P BSE PSU TRI; Invesco India Flexi Cap Fund - S&P BSE 500 TRI; Invesco India Tax Plan: S&P BSE 500 TRI; Invesco India Largecap fund: Nifty 100 TRI; Invesco India Multicap fund: Nifty 500 Multicap 50:25:25 TRI; Invesco India Infrastructure fund: S&P BSE India Infrastructure TRI; Invesco India ESG Equity Fund- Nifty100 ESG Index TRI; Invesco India Equity & Bond Fund: CRISIL Hybrid 35 + 65 Aggressive Index, Invesco India - Invesco Global Consumer Trends Fund of Fund- MSCI World Consumer Discretionary Index-ND. Invesco India Gilt Fund: NIFTY All Duration G-Sec Index, Invesco India Ultra Short Term Fund - NIFTY Ultra Short Duration Debt Index B-I. Invesco India Treasury Advantage Fund - NIFTY Low Duration Debt Index A-I; Invesco India Money Market Fund - NIFTY Money Market Index A-I; Invesco India Short term fund – NIFTY Short Duration Debt Index A-II; Invesco Credit Risk fund – NIFTY Credit Risk Bond Index C-III; Invesco India Corporate Bond Fund – NIFTY Corporate Bond Index B-III; Invesco India Banking & PSU Debt Fund – Nifty Banking & PSU Debt Index. Invesco India Gold Fund - Price of Gold; Invesco India Gold Exchange Traded Fund – Price of Gold; Invesco India Overnight fund: NIFTY 1D Rate Index; Invesco India Liquid Fund: NIFTY Liquid Index A-I; Invesco India Medium Duration Fund - NIFTY Medium Duration Debt Index B-III. Invesco India ESG Equity Fund - Nifty100 ESG Index TRI; Invesco India - Invesco Pan European Equity Fund of Fund - MSCI Europe - Net Dividend; Invesco India - Invesco Global Equity Income Fund of Fund - MSCI World Index - Net Dividend. For performance of direct plans please refer to latest factsheet on our website or click on the link: [www.invescomutualfund.com/fund-performance](http://www.invescomutualfund.com/fund-performance). No. of schemes managed - Mr. Dhimant Kothari : 5, Mr. Amit Nigam : 11 and Krishna Cheemalapati : 17. Fund Managers managing the schemes since: Invesco India Contra Fund – Taher Badshah –January 13, 2017 and Dhimant Kothari–May 19 , 2020; Invesco India Financial Services Fund – Dhimant Kothari – June 01, 2018 & Hiten Jain- May 19, 2020; Invesco India PSU Equity Fund- Nitin Gosar- June 01, 2018 & Dhimant Kothari –May 19, 2020; Invesco India Tax Plan– Amit Nigam – September 03, 2020 and Dhimant Kothari –March 29 , 2018; Invesco India Flexi Cap Fund - Taher Badshah - Feb 14, 2022, Amit Nigam - Feb 14, 2022; Invesco India Largecap fund – Amit Nigam –September 03,2020 and Nitin Gosar –March 29, 2018; Invesco India Multicap fund: Pranav Gokhale –March 29, 2018 and Amit Nigam –September 03, 2020; Invesco India Infrastructure Fund: Amit Nigam –September 03, 2020; Invesco India ESG Equity Fund - Taher Badshah and Amit Nigam since March 20, 2021; Invesco India Equity & Bond Fund: Taher Badshah –June 30, 2018, Pranav Gokhale –May 19, 2020 and Krishna Cheemalapati –June 30 , 2018; Invesco India - Invesco Global Consumer Trends Fund of Fund: Krishna Cheemalapati - December 24, 2020 & Amit Nigam - 9th July 2022; Invesco India Gilt Fund – Vikas Garg –September 26, 2020 and Krishna Cheemalapati since July 27, 2021; Invesco India Ultra Short Term Fund – Krishna Cheemalapati since January 04, 2020 and Vikas Garg since July 27, 2021; Invesco India Treasury Advantage Fund – Krishna Cheemalapati –January 01, 2013 & Vikas Garg –December 16, 2020; Invesco India Money Market Fund - Krishna Cheemalapati- January 04, 2020 and Vikas Garg – December 16, 2020; Invesco India Short Term Fund; Invesco India Credit Risk Fund; Invesco India Corporate Bond Fund; Invesco India Banking & PSU Debt fund – Vikas Garg since September 26, 2020 and Krishna Cheemalapati since December 16, 2020; Invesco India Gold FundKrishna Cheemalapati- January 04, 2020; Invesco India Gold ETF: Krishna Cheemalapati –January 04,2020; Invesco India Overnight Fund – Krishna Cheemalapati since January 08, 2020 & Prateek Jain: February 14, 2022; Invesco India Medium Duration Fund– Vikas Garg and Krishna Cheemalapati since July 16, 2021; Invesco India Liquid Fund - Krishna Cheemalapati- April 25, 2011 & Prateek Jain: February 14, 2022. Invesco India ESG Equity Fund - Taher Badshah and Amit Nigam - March 20, 2021; Invesco India - Invesco Pan European Equity Fund of Fund - Amit nigam - 9th July 2022; Invesco India - Invesco Global Equity Income Fund of Fund - Amit Nigam - 9th July 2022. Invesco India - Invesco EQQQ NASDAQ-100 ETF Fund of Fund has not completed 6 months, hence performance data is not provided.

As on August 31, 2022

Top 10 Equity Holdings	% of Net Assets
United Spirits Limited	7.80%
Housing Development Finance Corporation Limited	6.22%
Sun Pharmaceutical Industries Limited	4.84%
Reliance Industries Limited	3.86%
State Bank of India	3.51%
ICICI Bank Limited	3.31%
Infosys Limited	2.85%
Bharti Airtel Limited	2.66%
Ambuja Cements Limited	2.33%
Axis Bank Limited	1.94%

Asset Allocation	% Exposure
Corporate Debt	9.86%
Equity Holding	69.62%
Money Market Instruments	3.13%
Mutual Fund Units	10.65%
Cash & Cash Equivalent	6.74%

Debt Portfolio Statistics	
YTM®	5.94 %
Average Maturity	151 days
Macaulay Duration	149 days
Modified Duration	139 days

Rating Profile	% Exposure
Sovereign	3.13%
AAA	9.49%
AA	0.37%

Portfolio data as on August 31, 2022. ®YTM: Yield to maturity should not be construed as minimum return offered by Scheme.

The above positioning is based on our current views & market conditions, and are subjected to change from time to time.

## Key Facts

**Investment Objective:** To generate capital appreciation and income by investing in equity and equity related instruments, arbitrage opportunities and fixed income instruments (including debt, government securities and money market instruments).

Asset Allocation (under normal circumstances) Instruments	Indicative Allocation (% of Net Assets)	
	Minimum	Maximum
1. Equity & Equity-related instruments	65	90
1.1. of which derivatives including index futures, stock futures, index options & stock options etc (only arbitrage opportunities) <sup>1</sup>	25	75
1.2. of which unhedged equity portion <sup>2</sup>	15	40
Debt <sup>3</sup> & Money Market Instruments	10	35
<sup>1</sup> The exposure to derivatives would be taken against the underlying equity exposure and denotes hedged equity positions. <sup>2</sup> Pure equity exposure which will not be hedged and is aimed to gain from potential capital appreciation. <sup>3</sup> Debt includes Government Securities. Debt instruments may include securitized debt (including pass through certificates (PTC)) upto 35% of the net assets of the Scheme.		

**Plans/Options** (Applicable to Direct Plan also) Growth, Dividend Payout/Reinvestment

Minimum Investment			
<b>Lumpsum:</b> Rs. 5,000 per application and in multiples of Re. 1 thereafter			
<b>Systematic Investment Plan:</b>			
Frequency	Months		Quarters
No. of Installments	12	6	4
Minimum Amount	Rs. 500	Rs. 1,000	Rs. 1,500
And in multiples of Re. 1 thereafter			

### Load Structure:

Entry Load: Nil;

Exit Load: 0.25% - if redeemed/switched out on or before 1 month from the date of allotment, Nil - if redeemed/switched out after 1 month from the date of allotment.

### Fund Managers:

Amit Nigam & Dhimant Kothari (for equity investments) and Krishna Cheemalapati (for debt investments)

### Benchmark:

NIFTY Equity Savings Index

Pursuant to change in fund management responsibilities, for Invesco India Flexi Cap Fund, Mr. Amit Ganatra is the Fund Manager (effective date September 1, 2022) along with Mr. Taher Badshah, managing the fund since February 14, 2022; for Invesco India Equity & Bond Fund, Mr. Dhimant Kothari is Fund Manager (effective date September 1, 2022) along with Mr. Pranav Gokhale managing funds since May 19, 2020 & Mr. Krishna Cheemalapati managing funds since June 30, 2018; for Invesco India Largecap Fund, Mr. Dhimant Kothari is the Fund manager (effective date is September 14, 2022) along with Mr. Amit Nigam managing the fund since September 3, 2020.

Pursuant to change in fund management responsibilities (effective from Sept 14, 2022), for Invesco India PSU Equity Fund, Mr. Dhimant Kothari is the Fund manager managing the fund since May 19, 2020


### Invesco Asset Management (India)

Invesco Asset Management (India) offers expertise across equity and fixed income investments, with a broad range of funds to suit your every investment need. Our aim is to provide best-in-class investment products across asset classes, regions and risk spectrum, with high standards of customer service.

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

- US\$1.5 trillion in assets under management around the globe
- Specialised investment teams managing investments across a wide range of asset classes and investment styles
- More than 8,400 employees worldwide
- On-the-ground presence in more than 20 countries, serving clients in more than 120 countries

Source: AUM of \$1,555.9 billion, client-related data, investment professional and employee data as of March 31, 2022. AUM includes all assets under advisement, distributed and overseen by Invesco.

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