

## Invesco India Liquid Fund

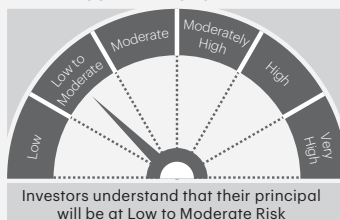
(An open ended liquid scheme. A relatively low interest rate risk and relatively low credit risk.)

### Suitable for investors who are seeking\*

- income over short term
- investments predominantly in money market and debt instruments commensurate with low risk and high liquidity

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

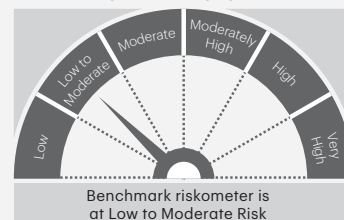
### SCHEME RISKOMETER



### SCHEME BENCHMARK

**NIFTY  
Liquid Index A-I**

### BENCHMARK RISKOMETER



## Liquid Funds

Liquid funds are fixed income mutual funds that invest in debt and money market securities with maturity of up to 91 days, such as, commercial papers (CPs), certificate of deposits (CDs), treasury bills (T-Bills), Tri-party Repo (TREPS), reverse repo etc. These funds aim to provide investors with high liquidity while seeking to preserve capital and deliver optimal yield on investments. Liquid funds are thus ideal for investors to park their surplus money and earn return on the same without compromising on the liquidity aspect of their surplus funds.

### As on September 30, 2022

Holdings	Rating	% of Net Assets
<b>Corporate Debt</b>		<b>9.95%</b>
Power Finance Corporation Limited	CRISIL AAA	3.73%
REC Limited	CRISIL AAA	2.78%
Housing & Urban Development Corporation Limited	ICRA AAA	1.91%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.05%
Reliance Industries Limited	CRISIL AAA	0.48%
<b>Government Security</b>		<b>8.06%</b>
<b>Government Bond</b>		
6.84% GOI (MD 19/12/2022)	Sovereign	1.91%
<b>State Government Bond</b>		
8.38% Karnataka SDL (MD 31/10/2022)	Sovereign	2.51%
8.86% Uttar Pradesh SDL (MD 17/10/2022)	Sovereign	1.05%
6.28% Odisha SDL (MD 13/11/2022)	Sovereign	0.84%
8.86% Tamilnadu SDL (MD 07/11/2022)	Sovereign	0.77%
8.79% Gujrat SDL (MD 25/10/2022)	Sovereign	0.38%
8.92% Rajasthan SDL (MD 21/11/2022)	Sovereign	0.31%
8.48% Karnataka SDL (MD 17/10/2022)	Sovereign	0.29%
<b>Money Market Instruments</b>		<b>67.29%</b>
<b>Certificate of Deposit</b>		
Axis Bank Limited	CRISIL A1+	4.25%
HDFC Bank Limited	CARE A1+	3.33%
Indian Bank	CRISIL A1+	1.90%
Canara Bank	CRISIL A1+	0.47%
<b>Commercial Paper</b>		
ICICI Securities Limited	CRISIL A1+	3.79%
Reliance Retail Ventures Limited	CRISIL A1+	3.78%
HDFC Securities Limited	CRISIL A1+	3.32%
Berger Paints (I) Limited	CRISIL A1+	2.86%
Indian Oil Corporation Limited	CRISIL A1+	2.39%
Hindustan Petroleum Corporation Limited	CRISIL A1+	2.37%
Small Industries Dev Bank of India	CRISIL A1+	1.90%
Larsen & Toubro Limited	CRISIL A1+	1.90%
Tata Power Company Limited	CRISIL A1+	1.90%
Bajaj Finance Limited	CRISIL A1+	1.89%
Small Industries Dev Bank of India	CARE A1+	1.89%
Jamnagar Utilities & Power Private Limited	CRISIL A1+	1.88%
Sikka Ports and Terminals Limited	CRISIL A1+	1.88%
Export Import Bank of India	CRISIL A1+	1.88%
Can Fin Homes Limited	CRISIL A1+	1.43%
Kotak Securities Limited	CRISIL A1+	0.95%
ICICI Home Finance Company Limited	CARE A1+	0.95%
Godrej Agrovet Limited	CRISIL A1+	0.95%
Hero Fincorp Limited	CRISIL A1+	0.95%
SRF Limited	CRISIL A1+	0.95%
Tata Cleantech Capital Limited	CRISIL A1+	0.94%
Network18 Media & Investments Limited	CARE A1+	0.94%
Reliance Jio Infocomm Limited	CRISIL A1+	0.94%

## Presenting Invesco India Liquid Fund

Invesco India Liquid Fund provides investor with a 'liquid' portfolio by investing in high credit quality instruments. The fund aims for strong & consistent investment results through investments in debt and money market with a maturity of up to 91 days. Further, fund is classified as A-I in the Potential Risk Class matrix which reflects a relatively low interest rate risk and relatively low credit risk.

(Past performance may or may not be sustained in future.)

Continued...

Portfolio Characteristics

- The fund invests in debt and money market securities with maturity of up to 91 days only.
- Majority of its assets are invested in securities with highest credit rating (A1+ / AAA or equivalent), to maintain a superior credit profile.
- The fund assumes low interest rate risk as investments are made towards the short end of the yield curve.
- It pursues a ladder approach to investments that ensures investment at market levels in a disciplined manner.
- The fund necessarily invests in ‘liquid’ assets i.e. emphasis is on the liquidity of the underlying assets, which is a mix of both bank and non-bank assets.
- It closely monitors the liquidity position within the banking system and maintains appropriate duration to cash in on immediate opportunities.
- It is also mindful of the RBI’s stance on key monetary rates and other liquidity altering measures and scenarios.

Fund Suitability

- Corporate and Institutional investors seeking to temporarily park their surplus funds.

As on September 30, 2022

Portfolio Statistics	
YTM <sup>1</sup>	6.22 %
Average Maturity	39 days
Macaulay Duration	39 days
Modified Duration	37 days

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

Rating Profile	
A1+	52.61%
SOVEREIGN	22.74%
AAA	9.95%
Cash & Cash Equivalent:	14.70%

Maturity Profile	
< 31 days	20.99%
31 - 60 days	41.52%
61 - 91 days	22.79%
Cash & Cash Equivalent	14.70%

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

Treasury Bill		
182 Days Tbill (MD 10/11/2022)	Sovereign	3.80%
364 Days Tbill (MD 13/10/2022)	Sovereign	2.10%
364 Days Tbill (MD 02/11/2022)	Sovereign	1.90%
364 Days Tbill (MD 17/11/2022)	Sovereign	1.90%
91 Days Tbill (MD 22/12/2022)	Sovereign	1.89%
364 Days Tbill (MD 20/10/2022)	Sovereign	1.43%
182 Days Tbill (MD 20/10/2022)	Sovereign	0.95%
91 Days Tbill (MD 24/11/2022)	Sovereign	0.52%
182 Days Tbill (MD 01/12/2022)	Sovereign	0.19%
Cash & Cash Equivalent		14.70%
Total		100.00%

Aggregate Investments by other schemes i.e Inter - scheme investment in the portfolio is Rs.387.00 Crores as on Sept 30, 2022

Key Facts

Investment Objective

To generate income commensurate with low risk and high liquidity, through a portfolio of debt and Money Market Instruments.

Asset Allocation			
Instruments	Indicative Allocation (% of Net Assets)		Risk Profile High/Medium /Low
	Minimum	Maximum	
Debt and Money Market Instruments with maturity of upto 91 days	0	100	Low

Plans/Options (Applicable to Direct Plan also)

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

Minimum Investment			
Lumpsum: Rs.1,000 and in multiples of Re.1 thereafter			
Systematic Investment Plan:			
Frequency	Months		Quarters
No. of installments	12	6	4
Minimum Amount	Rs.500	Rs.1,000	Rs.2,000
And in multiples of Re.1			

Load Structure

Entry Load: Nil;	
Exit Load:	
Redemption within “X” number of days from the Date of Allotment*	Exit Load
1 Day	0.0070%
2 Days	0.0065%
3 Days	0.0060%
4 Days	0.0055%
5 Days	0.0050%
6 Days	0.0045%
On or after 7 Days	Nil

\*Date of Allotment is date of subscription NAV.

Switch between the Plans under the Scheme: Nil

Fund Managers

Krishna Cheemalapati and Prateek Jain

Benchmark

NIFTY Liquid Index A-I

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



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Source: AUM of \$1,390.4 billion, client-related data, investment professional and employee data as of June 30, 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.**