

# Invesco India Money Market Fund

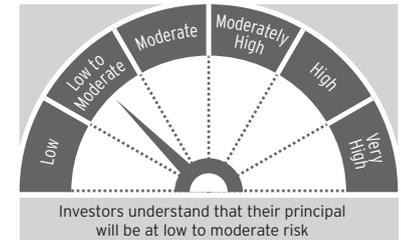
(An open ended debt scheme investing in money market instruments)

## Suitable for investors who are seeking\*

• income over short term • investment in money market instruments

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

## RISKOMETER



## Money Market Instruments

Money Market instruments are fixed income securities that include commercial papers, commercial bills, cash management bills, treasury bills and Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, Tri - party repo (TREPS), usance bills and any other like instruments as specified by the RBI from time to time.

## Presenting Invesco India Money Market Fund

Invesco India Money Market Fund is a fixed income product that seeks to generate superior risk-adjusted returns by investing in money market instruments.

## Portfolio Characteristics

- Invesco India Money Market Fund invests in highly liquid money market instruments with up to 1 year maturity.
- The fund currently focuses investments in money market instruments of highest credit quality (A1+) and sovereign rated securities.
- The selection of money market instruments is based on in-depth credit risk analysis, using the proprietary credit appraisal process.
- The fund looks to invest in money market securities that offer reasonable spread over sovereign debt instruments.
- It generates returns predominantly from accrual strategy while dynamically managing the specified portfolio maturity based on the prevailing spreads and interest rate outlook.
- Portfolio maturity, presently, is maintained between 3 to 12 months<sup>1</sup>

<sup>1</sup>Product positioning and intended duration stated in this document is based on current view and is subject to change from time to time.

## Fund Suitability

- Investors with surplus funds over short-term.

## As on February 28, 2021

### Portfolio Statistics

|                   |          |
|-------------------|----------|
| YTM <sup>2</sup>  | 3.91%    |
| Average Maturity  | 229 days |
| Macaulay Duration | 228 days |

<sup>2</sup>YTM: Yield to maturity should not be construed as minimum return offered by Scheme.

### Maturity Profile

|                        |        |
|------------------------|--------|
| 61 - 91 days           | 11.45% |
| 92 - 180 days          | 26.07% |
| 181 days - 1 year      | 54.89% |
| Cash & Cash Equivalent | 7.59%  |

### Rating Profile

|                        |        |
|------------------------|--------|
| A1+                    | 60.98% |
| Sovereign              | 31.43% |
| Cash & Cash Equivalent | 7.59%  |

## As on February 28, 2021

| Holdings  | Rating     | % of Net Assets |
|---|------------|-----------------|
| <b>Money Market Instruments</b>                     |            |                 |
| <b>Certificate of Deposit</b>                       |            |                 |
| Kotak Mahindra Bank Ltd.                            | CRISIL A1+ | 8.95%           |
| National Bank For Agriculture and Rural Development | ICRA A1+   | 7.45%           |
| <b>Commercial Paper</b>                             |            |                 |
| Export Import Bank of India                         | CRISIL A1+ | 7.68%           |
| Larsen & Toubro Ltd.                                | CRISIL A1+ | 7.63%           |
| LIC Housing Finance Ltd.                            | CRISIL A1+ | 7.45%           |
| Bajaj Finance Ltd.                                  | CRISIL A1+ | 7.43%           |
| Reliance Industries Ltd.                            | CRISIL A1+ | 3.84%           |
| SBI Cards and Payment Serv. Ltd.                    | CRISIL A1+ | 3.77%           |
| Hero Fincorp Ltd.                                   | CRISIL A1+ | 3.70%           |
| Standard Chartered Invest & Loans Ltd.              | CRISIL A1+ | 3.07%           |
| <b>Treasury Bill</b>                                |            |                 |
| 182 Days Tbill (MD 13/05/2021)                      | Sovereign  | 7.71%           |
| 364 Days Tbill (MD 10/06/2021)                      | Sovereign  | 3.84%           |
| 182 Days Tbill (MD 27/05/2021)                      | Sovereign  | 3.74%           |
| <b>Government Security</b>                          |            |                 |
| <b>Government Bond</b>                              |            |                 |
| 8.20% GOI (MD 15/02/2022)                           | Sovereign  | 12.10%          |
| <b>State Government Bond</b>                        |            |                 |
| 8.72% Maharashtra SDL (MD 11/01/2022)               | Sovereign  | 4.03%           |
| <b>Cash &amp; Cash Equivalent</b>                   |            |                 |
|   |            | 7.59%           |
| <b>Total</b>  |            | <b>100.00%</b>  |

## Key Facts

### Investment Objective

To generate superior risk-adjusted returns by investing in Money Market Instruments.

### Asset Allocation

| Instruments                           | Indicative Allocation (% of Net Assets) |         | Risk Profile High/Medium/Low |
|---------------------------------------|---|---------|------------------------------|
|                                       | Minimum                                 | Maximum |                              |
| Money Market Instruments <sup>1</sup> | 0                                       | 100     | Low                          |

<sup>1</sup>Having maturity upto 1 year

### Plans/Options

(Applicable to Direct Plan also) Growth, Dividend Payout - Monthly, Discretionary. Dividend Reinvestment - Daily, Monthly, Discretionary

### Minimum Investment

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

### Systematic Investment Plan:

| Frequency           | Months   | Quarters |
|---------------------|----------|----------|
| No. of installments | 6        | 4        |
| Minimum Amount      | Rs.1,000 | Rs.2,000 |

And in multiples of Re.1 thereafter

### Load Structure

Entry Load: Nil; Exit Load: Nil

### Fund Managers

Krishna Cheemalapati & Vikas Garg

### Benchmark

CRISIL Money Market Index

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- More than 8,000 employees worldwide
- On-the-ground presence in more than 25 countries, serving clients in more than 120 countries

Source: Invesco Ltd. AUM of \$1,218.2 billion as of September 30, 2020. Client-related data, investment professional, employee data and AUM are as of September 30, 2020, and include all assets under advisement, distributed and overseen by Invesco.

**Note** - Risk-o-meter disclosed in the product label of the Scheme is based on the Scheme portfolio as on February 28, 2021. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.

Any change in the risk-o-meter will be communicated by way of Notice-cum-Addendum and by way of an email / sms to the Unit holders of the Scheme.

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