

INVESTMENT STRATEGY INFORMATION DOCUMENT

Summit Equity Long-Short Fund

(An open ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments)

This product is suitable for investors who are seeking:	Risk-band*	Benchmark Risk-band
<ul style="list-style-type: none"> Capital appreciation over long term Investments predominantly in equity and equity related instruments including limited short exposure in equity through derivative instruments 	<p>Risk band Level 5</p> <p>The diagram shows a horizontal scale from 1 to 5. Box 1 is green, 2 is light green, 3 is yellow, 4 is orange, and 5 is red. An arrow points to box 5. Below the scale is the text 'RISK LEVEL 5'.</p>	<p>BSE 500 TRI Risk band Level 5</p> <p>The diagram shows a horizontal scale from 1 to 5. Box 1 is green, 2 is light green, 3 is yellow, 4 is orange, and 5 is red. An arrow points to box 5. Below the scale is the text 'RISK LEVEL 5'.</p>

*The Risk Band has been as specified by AMFI.

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

Offer of Units of Rs. 10/- each for cash during the New Fund Offer and Continuous Offer for Units at NAV based prices.

New Fund Offer Opens on: July 02, 2026

New Fund Offer Closes on: July 16, 2026

Investment Strategy re-opens on: Within 5 business days from the date of allotment

Name of SIF	Summit SIF (offered by Invesco Mutual Fund)
Name of the Mutual Fund	Invesco Mutual Fund
Name of Asset Management Company	Invesco Asset Management (India) Private Limited
Name of Trustee Company	Invesco Trustee Private Limited
Addresses	2101-A, 21 st Floor, A Wing, Marathon Futurex, N.M. Joshi Marg, Lower Parel, Mumbai - 400 013.
Website of the AMC	www.invescomutualfund.com
Website of the SIF	https://summitsif.invescomutualfund.com/

The particulars of the investment strategy 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 Investment Strategy Information Document.

The Investment Strategy Information Document sets forth concisely the information about the investment strategy that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Investment Strategy Information Document after the date of this Document from the SIF / 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 Summit SIF, Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on <https://summitsif.invescomutualfund.com/>.

SAI is incorporated by reference (is legally a part of the Investment Strategy Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our SIF website (<https://summitsif.invescomutualfund.com/>) and Mutual Fund website (www.invescomutualfund.com).

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

Investors are advised to note that investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

This Investment Strategy Information Document is dated June 15, 2026.

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SECTION I

PART I - HIGHLIGHTS / SUMMARY OF THE INVESTMENT STRATEGY

Sr. No.	Title	Description				
I.	Name of the Investment Strategy	Summit Equity Long-Short Fund				
II.	Category of the Investment Strategy	Equity Long-Short Fund				
III.	Type of Investment Strategy	An open ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments				
IV.	Investment strategy code	SSIF/O/E/ELSF/26/01/0001/INVM				
V.	Investment Objective	To generate long-term capital appreciation by investing primarily in equity and equity-related instruments, combining directional equity investments with tactical short positions to provide risk-adjusted returns over traditional long-only strategies. There is no assurance that the investment objective of the Investment strategy will be achieved.				
VI.	Liquidity / Listing details	The Investment Strategy 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 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. The Units of the Investment Strategy are not proposed to be listed on any stock exchange. However, the AMC/Trustee reserves the right to list the Units of the Investment Strategy as and when the AMC/Trustee considers it necessary in the interest of Unit holders of the Investment Strategy.				
VII.	Benchmark (Total Return Index)	<table border="1"> <thead> <tr> <th>Benchmark Index</th> <th>Justification</th> </tr> </thead> <tbody> <tr> <td>BSE 500 TRI.</td> <td>BSE 500 TRI 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. as per SEBI Master Circular dated March 20, 2026 on 'Benchmarks for Mutual Fund Schemes' and para 21.9.3.(a) of SEBI Master circular dated March 20, 2026. About BSE 500 TRI: The BSE 500 index is designed to be a broad representation of the Indian market. Consisting of the top 500 companies listed at BSE Ltd., the index covers all major industries in the Indian economy. It was launched on 9th August 1999. Index constituents are weighted based on their float-adjusted market capitalization</td> </tr> </tbody> </table> <p>The Trustee / AMC reserves the right to change the benchmark for evaluation of performance of the Investment Strategy from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to the SEBI Regulations and other prevailing guidelines.</p>	Benchmark Index	Justification	BSE 500 TRI.	BSE 500 TRI 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. as per SEBI Master Circular dated March 20, 2026 on 'Benchmarks for Mutual Fund Schemes' and para 21.9.3.(a) of SEBI Master circular dated March 20, 2026. About BSE 500 TRI: The BSE 500 index is designed to be a broad representation of the Indian market. Consisting of the top 500 companies listed at BSE Ltd., the index covers all major industries in the Indian economy. It was launched on 9th August 1999. Index constituents are weighted based on their float-adjusted market capitalization
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VIII.	Subscription Frequency	Investors can subscribe to the Investment Strategy on a daily basis at applicable NAV.																
IX.	Redemption Frequency	Investors can redeem from the Investment Strategy on a daily basis at applicable NAV.																
X.	NAV Disclosure	<p>The AMC will calculate and disclose the first NAV of the Investment Strategy 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 a separate headings on the website of the SIF (https://summitsif.invescomutualfund.com/) and on AMFI website (www.amfiindia.com) before 11.00 p.m. on every Business Day, in case the Investment Strategy has no investment in overseas securities. In case the Investment Strategy 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.</p> <p>For more details on NAV disclosure, refer to details in Section II.</p>																
XI.	Applicable timelines	<p>The applicable timelines for dispatch / transfer of redemption proceeds are as follows:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <ol style="list-style-type: none"> Dispatch (Transfer) of IDCW - within 7 working days from record date. 																
XII.	Plans and Options Plans / Options and sub options under the Investment Strategy	<p>Plans / Options / Sub-Options:</p> <p>The details of Plan, Option and Sub-options are as follows:</p> <table border="1"> <thead> <tr> <th>Plan</th> <th>Options</th> <th>Sub-options</th> </tr> </thead> <tbody> <tr> <td rowspan="3"> <ul style="list-style-type: none"> Regular Direct </td> <td>Income Distribution cum Capital Withdrawal (IDCW)</td> <td>Reinvestment of Income Distribution cum Capital Withdrawal option ('IDCW Reinvestment')</td> </tr> <tr> <td></td> <td>Payout of Income Distribution cum Capital Withdrawal option 'IDCW Payout'</td> </tr> <tr> <td>Growth</td> <td>Nil</td> </tr> </tbody> </table> <p>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 Investment Strategy.</p> <p>Default option / facility:</p> <table border="1"> <thead> <tr> <th>Name of the option</th> <th>Default[^]</th> </tr> </thead> <tbody> <tr> <td>Growth / IDCW</td> <td>Growth</td> </tr> <tr> <td>IDCW Reinvestment/ IDCW Payout</td> <td>IDCW Reinvestment</td> </tr> </tbody> </table> <p>[^]The above details of default option are also applicable to Direct Plan offered under the Investment Strategy.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	Plan	Options	Sub-options	<ul style="list-style-type: none"> Regular Direct 	Income Distribution cum Capital Withdrawal (IDCW)	Reinvestment of Income Distribution cum Capital Withdrawal option ('IDCW Reinvestment')		Payout of Income Distribution cum Capital Withdrawal option 'IDCW Payout'	Growth	Nil	Name of the option	Default [^]	Growth / IDCW	Growth	IDCW Reinvestment/ IDCW Payout	IDCW Reinvestment
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Name of the option	Default [^]																	
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IDCW Reinvestment/ IDCW Payout	IDCW Reinvestment																	
XIII.	Load Structure	<p>Exit Load[^]:</p> <p>For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), exit load will be as follows:</p> <ul style="list-style-type: none"> if units are redeemed/switched out on or before 3 months from the date of allotment: 0.50% if units are redeemed/switched-out after 3 months: Nil Switch between the Plans under the Investment Strategy: Nil 																

Sr. No.	Title	Description
		<p>^Exit Load charged, if any, will be credited back to the Investment Strategy, net of Goods and Services Tax.</p> <p>For more details on Load Structure, refer to the section ‘Load Structure’.</p>
XIV.	<p>Minimum Application Amount switch-in /</p>	<p>During NFO and on Continuous basis:</p> <p>For Purchase - Rs. 10,00,000 and in multiples of Re. 1 thereafter</p> <p>For Switch-in - Rs. 1,00,000/- and in multiples of Re. 1/- thereafter.</p> <p>Minimum Application Amount for Accredited Investors - Rs. 1,00,000 and in multiples of Re. 1 thereafter.</p> <p>Notes:</p> <ol style="list-style-type: none"> The minimum aggregate investment by an investor across all investment strategies offered by Summit SIF, at the Permanent Account Number (‘PAN’) level, shall not be less than Rs. 10 lakhs (‘Minimum Investment Threshold’). <p>Provided that, the above provisions shall not be applicable for mandatory investments made by AMC for designated employees under paragraph 7.14 of the Master Circular dated March 20, 2026.</p> <ol style="list-style-type: none"> The minimum Investment Threshold of Rs. 10 lakhs shall apply exclusively to investments under Summit SIF and shall not include investments made by the investor in the Schemes of Invesco Mutual Fund. The AMC shall monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC shall ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor. The Passive breaches (occurrence of instances not arising out of omission and commission by AMC) caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.
XV.	<p>Minimum Additional Purchase Amount</p>	<p>Rs. 1,000/- per application and in multiples of Re.1/- thereafter.</p> <p>Note: The investor shall maintain Minimum Investment threshold of Rs. 10 lakhs across all the investment strategies as may be offered under Summit SIF from time to time.</p>
XVI.	<p>Minimum Redemption / switch-out amount</p>	<p>Rs. 1,000/- in multiples of Re. 1/ - thereafter.</p> <p>Note: The redemption will be subject to compliance with provisions mentioned under Minimum investment threshold as detailed in section ‘Minimum threshold requirement and consequences of non-compliance’ under heading ‘D. Other Investment Strategy Specific Disclosures’.</p>
XVII.	<p>Notice Period</p>	<p>Not Applicable</p>
XVIII.	<p>New Fund Offer Period This is the period during which a new investment strategy sells its units to the investors.</p>	<p>NFO opens on: July 02, 2026 NFO closes on: July 16, 2026</p> <p>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 SIF website i.e. https://summitsif.invescomutualfund.com/.</p>
XIX.	<p>New Fund Offer Price This is the price per unit that the investors have to</p>	<p>Rs. 10/- per unit.</p>

Sr. No.	Title	Description				
	pay to invest during the NFO.					
XX.	Segregated portfolio/side pocketing disclosure	The Investment Strategy contains enabling provisions for creation of segregated portfolio. For Details, kindly refer SAI.				
XXI.	Stock lending / short selling	The Investment Strategy 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.				
XXII.	How to Apply	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://summitsif.invescomutualfund.com/ . 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. For details, refer section II.				
XXIII.	Investor services	<p>Contact details for general service requests:</p> <table border="1"> <thead> <tr> <th>For AMC</th> <th>For RTA</th> </tr> </thead> <tbody> <tr> <td>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: care@summitsif.com</td> <td>KFin Technologies Ltd. Selenium Building, Tower B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampalle (M), Hyderabad, Telangana - 500 032 Tel No.: 1800 309 4034 E-mail: investorsupport.mfs@kfintech.com</td> </tr> </tbody> </table> <p>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.</p> <p>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.</p>	For AMC	For RTA	Invesco Asset Management (India) Pvt. Ltd. 2101-A, A Wing, 21 st Floor, Marathon Futurex, N. M. Joshi Marg, Lower Parel, Mumbai - 400 013 Tel: +91 22 67310000 E-mail: care@summitsif.com	KFin Technologies Ltd. Selenium Building, Tower B, Plot No 31 & 32, Financial District, Nanakramguda, Serilingampalle (M), Hyderabad, Telangana - 500 032 Tel No.: 1800 309 4034 E-mail: investorsupport.mfs@kfintech.com
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XXIV.	Special product / facility available	<p>The Special products / facilities available during NFO and after the Investment Strategy opens for Ongoing subscription and redemption in the Investment Strategy are as follows:</p> <ol style="list-style-type: none"> Systematic Investment Plan (‘SIP’) <p>The following facilities are available after the Investment Strategy opens for Ongoing subscription and redemption basis:</p> <ol style="list-style-type: none"> Systematic Investment Plan (‘SIP’) <ol style="list-style-type: none"> Top up facility Pause facility Modify facility Systematic Transfer Plan (‘STP’) <ol style="list-style-type: none"> Fixed STP <p>Note: The Investment Strategy acts as Source (Transferor) Investment Strategy for Fixed STP and Target Investment Strategy for Fixed STP.</p> Systematic Withdrawal Plan (‘SWP’) <ol style="list-style-type: none"> Fixed Option 				

Sr. No.	Title	Description																								
		<p>The details of Frequency, Minimum amount and multiples, Minimum No. of Instalments and Dates for SIP, STP and SWP are as follows:</p>																								
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	Monthly	Rs. 1,000 and in multiple of Re. 1		6	Any date choice except 29 th , 30 th & 31 st																					
	Quarterly	Rs. 1,500 and in multiple of Re. 1	4																							
		<p>Note: Systemic transactions are subject to maintaining a minimum investment threshold of Rs. 10,00,000 across all investment strategies of Summit SIF.</p> <p>For further details of above special products / facilities, kindly refer SAI.</p>																								
XXV.	Weblink	<p>The Investment Strategy is the first Investment Strategy and the below details will be available after the Investment Strategy is constituted.</p> <p>TER for last six months and Daily TER: https://summitsif.invescomutualfund.com/ Investment Strategy Factsheet: https://summitsif.invescomutualfund.com/</p>																								

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Investment Strategy Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Investment strategy 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 Investment Strategy Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Investment Strategy.
- (iv) The intermediaries named in the Investment Strategy Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Investment Strategy 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 Investment Strategy Information Document and there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Investment Strategy Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Summit Equity Long-Short Fund approved by them is a First product offered by Summit SIF (offered by Invesco Mutual Fund).

For Invesco Asset Management (India) Pvt. Ltd.

**Sd/-
Suresh Jakhotiya
Head - Compliance**

**Place: Mumbai
Date: June 15, 2026**

PART II - INFORMATION ABOUT THE INVESTMENT STRATEGY

A. Asset Allocation

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

Instruments	Indicative Allocations (% of net assets)	
	Minimum	Maximum
Equity & Equity Related Instruments	80	100
Short exposure through unhedged derivative positions in equity and equity related instruments	0	25
Units issued by InvITs	0	20
Debt & Money Market Instruments	0	20

The Investment Strategy shall have exposure to the 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.	Securities Lending	<ul style="list-style-type: none"> Upto 20% of net assets of the Investment Strategy Upto 5% of net assets to any single intermediary in case of debt instruments. 	Para 13.6 of SEBI Master Circular on Mutual Funds dated March 20, 2026.
2.	Derivatives	<p>Upto 100 % of the net assets of the Investment Strategy</p> <p>For non-hedging and other than for portfolio rebalancing purposes - Upto 25% of net assets of the Investment Strategy</p> <p>For hedging purposes: Equity Derivatives - Upto 100 % of the net assets of the Equity portfolio of the Investment Strategy</p> <p>Debt Derivatives - Upto 100% of Debt portfolio of the Investment Strategy</p>	Para 8.5, 8.6, 13.15 & 21.6 of SEBI Master Circular on Mutual Funds dated March 20, 2026.
3.	Securitized debt including Pass through Certificates	Upto 10% of the debt portfolio of the Investment Strategy	Item no 2 of Para 13.1 and para 21.5 of SEBI Master Circular on Mutual Funds dated March 20, 2026
4.	Overseas Securities	Upto 35% of the net assets of the Investment Strategy or residual regulatory limit, whichever is lower	Para 13.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026
5.	InvITs	Upto 20% of the net assets of the Investment Strategy	Item no 4 of Para 21.5 of SEBI Master Circular on Mutual Funds dated March 20, 2026.
6.	Debt Instruments with special features i.e. Additional Tier I (AT1) / Perpetual Bonds and Tier 2 (AT2) Bonds	Upto 10% of debt portfolio of the Investment Strategy	Item no 9 of Para 13.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026
7.	Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)	Upto 10% of debt portfolio of the Investment Strategy	Item no 10 of Para 13.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026

8.	Triparty repo (TREPS) on Government securities or treasury bills	Upto 20% of net assets of the Investment Strategy	As per Asset Allocation pattern
9.	Repo in Corporate Debt Securities	Upto 10% of net assets of the Investment Strategy	Para 13.8 of SEBI Master Circular on Mutual Funds dated March 20, 2026
10.	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 on Mutual Funds dated March 20, 2026
11.	Unrated debt instruments	Upto 5% of net assets of the Investment Strategy	Item no 4 of Para 13.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026
12.	Unlisted non-convertible debentures	Upto 10% of debt portfolio of the Investment Strategy	Item no 3 of Para 13.1 of SEBI Master Circular on Mutual Funds dated March 20, 2026
13.	Units of Mutual Funds	Upto 5% of net asset value at the fund house level	Clause 3 of Sixth Schedule of SEBI MF Regulations read with para 13.14.1 of SEBI Master circular dated March 20, 2026.

Investment in Units of Mutual Funds will be treated as a residual part of asset allocation.

The Investment Strategy may deploy NFO proceeds in Overseas securities / Overseas ETFs . The Investment Strategy intends to invest USD 15 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 Investment Strategy may make investments in overseas securities (i.e. ADRs, GDRs etc.) upto the headroom available without breaching the overseas investments limits as of February 1, 2022, at the Fund level. Further, pursuant to SEBI letter dated March 19, 2024 (Point 140 under Policy related Letters / Emails of SEBI Master circular dated March 20, 2026) , the subscription to Investment Strategies 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 Investment Strategy will not invest in the following instruments:

Sl. No.	Type of Instrument
1.	Foreign Securitized Debt
2.	Credit Default Swaps

As per para 21.6.1.(e) of SEBI Master circular dated March 20, 2026, the cumulative gross exposure through equity, debt, derivative positions, repo transactions including repo in corporate debt securities, InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Investment Strategy.

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 issued by SEBI Master Circular dated March 20, 2026 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.

The Investment Strategy may enter into repos/reverse repos including repo in corporate debt securities as may be permitted by SEBI / RBI. From time to time, the Investment Strategy may hold cash. A part of the net assets may be invested in the Triparty repo (TREPS) on Government securities or treasury bills or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

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 for 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 Investment Strategy'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 & defensive considerations as per para 1.9.1.(b).(ii) of SEBI Master Circular dated March 20, 2026 and 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 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 Investment Strategy within 30 Business Days. In case the portfolio of the Investment Strategy 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 of SEBI Master Circular dated March 20, 2026.

B. Where will the Investment Strategy invest

The corpus of the Investment Strategy will be predominantly invested in Equity & Equity Related Instruments including limited short exposure in equity through derivative instruments, Debt and Money Market Instruments and other permitted securities which will include but not limited to:

1. Equity and Equity Related Instruments
2. Equity Derivatives
3. Non-convertible debentures
4. Non-Convertible Preference Shares (NCPS)
5. Floating rate debt instruments
6. Securitized debt including Pass through Certificates
7. Securities created and issued by the Central and State Governments as may be permitted by RBI
8. Debt Instruments with special features i.e. Additional Tier I (AT1) / Perpetual Bonds and Tier 2 (AT2) Bonds
9. Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)
10. Derivative Instrument like Interest Rate Swaps, Forward Rate Agreement and such other derivative instruments as may be permitted under the Regulations.
11. Certificate of Deposits
12. Commercial Paper
13. Treasury Bills (T-Bills)
14. Triparty Repo, Repo (Repurchase Agreement) or Reverse Repo including Repo in corporate bond securities
15. Clearcorp Repo Order Matching System (CROMS)
16. Bills Rediscounting
17. Cash Management Bills
18. Any other schemes of Invesco Mutual Fund or of any other mutual fund
19. Pending deployment of funds in Short Term Deposits of the Scheduled Commercial Banks
20. Unrated debt instruments
21. Foreign Securities / Overseas ETFs
22. Units issued by InvITs
23. Any other securities as may be permitted by SEBI / RBI from time to time.

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

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

For details, refer Section II.

C. Investment Approach

The Investment Strategy aims to generate long-term capital appreciation by primarily investing in equity and equity-related instruments, combining directional long positions with tactical short exposures to provide risk-adjusted returns over traditional long-only strategies. The portfolio will be managed in line with the stated asset allocation with Core portfolio (long book) comprising of stocks, selected through a bottom-up fundamental approach, guided by the IAMI stock categorization framework. Stock selection will be driven by key parameters including earnings visibility, valuation metrics and capital efficiency, all underpinned by a macroeconomic outlook overlay. Tactical short positions, comprising 20% to 25% of assets, will be executed through derivatives such as stock futures, index and sector index futures, and options. These short exposures will target high-beta, overvalued stocks, earnings downgrade candidates with an objective to exploit overvaluation/momentum reversal or cyclical names. A quantitative overlay will guide the short book, focusing on mispriced securities and identifying downside catalysts. Derivative positions will primarily utilize near-month and monthly contracts to optimize liquidity and margin efficiency.

The Investment Strategy will be actively managed with periodic reviews and rebalancing triggered by earnings surprises, momentum shifts, valuation changes, and sector rotation or macroeconomic inflection points. The Investment Strategy will maintain strict risk controls, with unhedged derivative exposure capped at maximum 25%, in compliance with regulatory norms. Risk management will include daily monitoring of gross and net exposures, stock-level and sector-level limits, real-time tracking of derivative positions, stress testing and drawdown analysis to ensure portfolio resilience.

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 Investment Strategy shall be made as per the investment objectives of the Investment Strategy and provisions of SEBI 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 Investment Strategy. The risk control process involves identifying the risk & measuring the risk through various risk management tools. Risks such as Liquidity risk, Concentration risk, Derivative risk, Currency risk, Volatility risk, Interest rate risk, Credit risk, Market risk and such other risks can be partly mitigated through diversification, staggering of maturities, as well as internal controls. The Investment Strategy may also use various derivatives products in accordance with the Investment Strategy 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 Unitholders' 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 Investment Strategy may invest in various derivative instruments, which are permissible under the applicable Regulations and shall also be subject to the investment objective and approach of the Investment Strategy and the internal limits, if any, as laid down from time to time. For detailed derivative strategies, please refer to SAI.

Tentative list of derivative strategies to be deployed for short exposure:

Short Strategies	Description	Max Profit	Max Loss	Risk Level	When will the strategy be used
Short Futures	Shorting Index or Stock Futures to benefit from price decline	High (if market falls)	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	Very High	Strong bearish outlook
Synthetic Short	Buy a put and sell a call at the same strike and expiration to mimic a short stock position. Profits from a significant price decline	High (if market falls)	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	Very high	Strong bearish outlook
Long Put	Buy a put option to profit from a decline in the asset price below the strike	High (if market falls)	Premium paid	Low	Strong bearish outlook
Bear Put Spread	Buy a put at a higher strike and sell a put at a lower strike, same expiration. Profits from a moderate price decline	Moderate	Premium paid	Low	Moderate bearish view

Short Call	Sell a call option, profiting if the asset price stays below the strike	Premium received	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	Very high	Bearish to neutral, risky
Bear Call Spread	Sell a call at a lower strike and buy a call at a higher strike, same expiration. Profits if price stays below the lower strike	Premium received	Limited	Moderate	Mild bearish or neutral
Long Put Butterfly	Buy one put at a lower strike, sell two puts at a middle strike, buy one put at a higher strike, same expiration. Profits from a limited move to the middle strike	Limited	Premium paid	Low	Limited bearish move
Long Put Calendar	Sell a near-term put and buy a longer-term put at the same strike. Profits from a gradual price decline and time decay	Moderate to high	Premium paid	Low	Expect gradual bearish move
Long Put Diagonal	Sell a near-term put at a lower strike and buy a longer-term put at a higher strike. Profits from a moderate decline and premium collection	Moderate to high	Premium paid	Low	Moderate bearish with income
Ratio Put Spread	Buy one put at a higher strike and sell multiple puts at a lower strike, same expiration. Profits from a moderate decline with premium collection	Moderate	Theoretically unlimited. Risk management to ensure adherence to internally defined risk limits	High	Bearish with premium collection

Portfolio Turnover

The Investment Strategy being open ended Investment Strategy, 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. 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 Investment Strategy. Frequent trading may increase the profits which will offset the increase in costs. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. However, it is difficult to estimate with reasonable measure of accuracy, the likely turnover in the portfolio of the Investment Strategy.

D. Benchmark Index

Benchmark (Total Returns Index)	Justification
BSE 500 TRI	<p>BSE 500 TRI is currently selected as the First tier Benchmark from the list of benchmarks circulated by AMFI to be used by AMC's as a First Tier Benchmark, pursuant to para 7.22. as per SEBI Master Circular dated March 20, 2026 on 'Benchmarks for Mutual Fund Schemes' and para 21.9.3.(a) of SEBI Master circular dated March 20, 2026.</p> <p>About BSE 500 TRI: The BSE 500 index is designed to be a broad representation of the Indian market. Consisting of the top 500 companies listed at BSE Ltd., the index covers all major industries in the Indian economy. It was launched on 9th August 1999. Index constituents are weighted based on their float-adjusted market capitalization</p>

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

E. Fund Manager

Name	Age (Yrs)	Educational Qualifications	Total number of years of experience	Tenure for which Fund Manager has been managing the Investment Strategy	Assignments held during the last 10 years
Mr. Hiten Jain	40	B.E. (Electronics & Telecom), Global M.B.A. (Finance), C.F.A. (USA).	More than 15 years of experience in industry and equity research.	N.A., Since the Investment Strategy is a new Investment Strategy	May 23, 2016 - till date Invesco Asset Management (India) Pvt. Ltd. August 05, 2010 - May 20, 2016 Global Research & Analytics - CRISIL Ltd., Mumbai.

Other Investment Strategy managed by the Fund Manager(s): Nil

Dedicated Fund Manager for investing in Foreign 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 Investment Strategy will be responsible for making investments in overseas securities.

F. How is the Investment Strategy different from existing Investment Strategy of the SIF

This section is not applicable as this investment strategy is the first investment strategy of Summit SIF.

G. Investment Strategy Performance

This is a new Investment Strategy and does not have any performance track record.

H. Additional Investment Strategy Related Disclosures

- i. **Investment Strategy's Portfolio Holding** (top 10 holdings by issuer and fund allocation towards various sectors):
This is a new Investment Strategy and does not have portfolio holding details.
After the Investment Strategy is launched website link to obtain latest monthly portfolio holding will be: <https://summitsif.invescomutualfund.com/>
- ii. **Functional website link for Portfolio Disclosure:**
 - a) **Monthly:** This is a new Investment Strategy and does not have portfolio holding details.
After the Investment Strategy is launched website link to obtain latest monthly portfolio holding will be: <https://summitsif.invescomutualfund.com/>
- iii. **Portfolio Turnover Ratio:** Not Applicable, since this is a new Investment Strategy.
- iv. Functional website link to the respective addendums to the ISID after the last update of ISID: <https://summitsif.invescomutualfund.com/>
- v. **Aggregate investment in the Investment Strategy by Fund Manager(s) of the Investment Strategy:** Not Applicable, since this is a new Investment Strategy.

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

Note - The above investments also include 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 Investment Strategy.

vi. **Investments of AMC in the Investment Strategy**

Under Regulation 22(3)(a) of the SEBI (MF) Regulations, 2026, the AMC will invest in the Investment Strategy based on risk assigned to the Investment Strategy. Further, the investments will be maintained at all points of time till the Investment Strategy 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 Investment Strategy. 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 under Regulation 22(3)(a) of the Regulations, the AMC may invest in the Investment Strategy 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 Investment Strategy.

Website link to review details of investments by the AMC in the Investment Strategy is as follows: This is a new Investment Strategy and is yet to be launched.

After the Investment Strategy is launched website link will be: <https://summitsif.invescomutualfund.com/>

Part III. OTHER DETAILS

A. Computation of NAV

The Net Asset Value (NAV) per Unit of the Investment Strategy will be computed by dividing the net assets of the Investment Strategy by the number of Units outstanding on the valuation day. The SIF will value its investments according to the principle of fair valuation as specified in Schedule Seventh 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 Investment Strategy shall be calculated by following method shown below:

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

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 Investment Strategy'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 Investment Strategy on the Valuation Day: 1,00,00,000

The NAV per unit will be computed as follows:

10,45,34,345 / 1,00,00,000 = Rs. 10.45 p.u. (rounded off to two decimals).

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

- **Ongoing price for subscription (purchase) / switch-in (from other Investment Strategies /plans of the SIF) by investors.**

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

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

Example: The applicable NAV of the Investment Strategy is Rs. 11.00 p.u. Since Entry load is not applicable, the sale / subscription price will be calculated as follows:

$$\begin{aligned} \text{Sale / Subscription Price} &= \text{Applicable NAV} * (1 + \text{Entry Load}) \\ &= \text{Rs. } 11 * (1 + 0) \\ &= \text{Rs. } 11.00 * 1 \\ &= \text{Rs. } 11.00 \end{aligned}$$

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 section **Stamp Duty**.

- **Ongoing price for redemption (sale) / switch outs (to other Investment Strategies/plans of the SIF) by investors**

Ongoing price for redemption /switch out (to other Investment Strategies/plans of the SIF) is price which a Unit holder will receive for redemption/switch-outs.

During the continuous offer of the Investment Strategy, the Unit holder can redeem the units at applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows:

$$\text{Redemption Price} = \text{Applicable NAV} * (1 - \text{Exit Load, if any})$$

Example 1: The applicable NAV of the Investment Strategy is Rs. 11.00 p.u. If the applicable Exit Load at the time of investments is 1%, then the repurchase / redemption price will be calculated as follows:

$$\begin{aligned} &= \text{Rs. } 11.00 * (1 - 0.01) \\ &= \text{Rs. } 11.00 * 0.99 \\ &= \text{Rs. } 10.89 \end{aligned}$$

Example 2: The applicable NAV of the Investment Strategy is Rs. 11.00 p.u. If the applicable Exit Load at the time of investment is Nil, then the repurchase / redemption price will be calculated as follows:

$$\begin{aligned} \text{Repurchase / Redemption Price} &= \text{Applicable NAV} * (1 - \text{Exit Load}) \\ &= \text{Rs. } 11.00 * (1 - 0) \\ &= \text{Rs. } 11.00 * 1 \\ &= \text{Rs. } 11.00 \end{aligned}$$

The securities transaction tax levied under the Income-tax Act, 2025 at the applicable rate on the amount of redemption will be reduced from the amount of redemption.

Investors/Unit holders should note that the Trustee has right to modify existing load structure and to introduce Exit Load and/or any other Load subject to a maximum limit prescribed under the SEBI Regulations. Any change in load structure will be effective on a prospective basis and will not affect the existing Unit holder in any manner.

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

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.

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 Investment Strategy.

C. Annual Recurring Expenses

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

The AMC has estimated that upto 2.10% of the daily net assets of the Investment Strategy will be charged to the Investment Strategy as Base Expense Ratio ('BER'). For the actual current expenses being charged, the investor should refer to the website of the SIF.

Expense Head	Maximum BER as % of daily net assets* (estimated p.a.)
Investment Management & Advisory Fee	2.10
Fees & Expenses of Trustees	
Audit Fees	
Custodian Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques / warrants	
Marketing & Selling Expenses including fees, commission and charges towards distribution, if any **	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of Statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Payment towards brokerage & transaction cost over and above 6 bps and 2 bps for cash and derivative market trades respectively	
Maximum Base expenses ratio (BER) permissible under Regulation 66(7)(c)	2.10
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 MF Regulations 2026, 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 Investment Strategy.

* 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 a Regular Plan. Commission and distribution expenses will not be charged to the Direct Plan. Further, Direct Plan under the Investment Strategy 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 Investment Strategy 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 Investment Strategy 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 MF Regulations, 2026.

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 2.10%.

Annual recurring expenses of the Investment Strategy, (including the investment and advisory fees without any sub-limit) as a % of daily net assets will be subject to following limit:

First Rs. 500 Crores	Next Rs. 250 Crores	Next Rs. 1,250 Crores	Next Rs. 3,000 Crores	Next Rs. 5,000 Crores	Next Rs. 40,000 Crores	Balance
2.10%	1.90%	1.60%	1.50%	1.40%	Expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof	0.95%

Any expenditure in excess of the base limits specified in MF Regulations 2026 shall be borne by the AMC or the Trustees or Sponsors. If any expense of the Investment Strategy 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 Investment strategy, if any, is fully reversed.

Any expenses other than those specified in sub-regulation (4), (5), (6), (9) and (10) of Regulation 66 of MF Regulations 2026 shall be borne by the AMC or Trustee or Sponsor(s).

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 Investment strategy 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 investment strategy 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 respective Investment strategy 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 SIF 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 the 2 basis points on daily net assets, mandated to be set apart annually by AMC 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 Investment Strategy.
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 subject to implementation standards prescribed by AMFI via email dated December 27, 2025.

The AMC will prominently disclose the Total Expense Ratio of the Investment Strategy under a separate head on its website on a daily basis. The investors can refer to <https://summitsif.invescomutualfund.com/> for Total Expense Ratio (TER) details.

Additionally, the SIF will disclose the Total Expense Ratio (TER) of the Investment Strategy on daily basis on the website of AMFI (www.amfiindia.com).

Further, any change in the BER in comparison to previous BER charged to the Investment Strategy shall be communicated to investors of the Investment Strategy through notice via email or SMS and notice of change in BER will be uploaded on the website (<https://summitsif.invescomutualfund.com/>) at least three working days prior to effecting such change.

Total Expenses Ratio: As per Regulation 2(1)(aaa) of MF Regulations 2026, Total Expense Ratio ('TER') means the ratio of total of all expenses charged to the investors of the Investment Strategy to the total asset under management of the Investment Strategy and includes BER, brokerage cost for execution of trade, transaction cost and statutory levies.

Illustration of impact of expense ratio on Investment Strategy'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 (%)	1.90	2.10
Gross Appreciation for the day @ 10% (Rs.)	273.97	273.97
Expense Amount for the day (Rs.)	52.05	57.54
Net Appreciation for the day (Rs.)	221.92	216.44
Return (Net of Expenses) for the day in % (Annualized)	8.10	7.90

Note: The above is just an illustration to explain the impact of the expense ratio on the performance of the Investment Strategy. The actual returns generated by the Investment Strategy 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 Investment Strategy. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the SIF (<https://summitsif.invescomutualfund.com/>) or you may call at 1800 209 0007 (toll-free) or you can contact your distributor.

Type of Load	Load chargeable (as % of NAV)
Exit Load [^]	<p>For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:</p> <ul style="list-style-type: none"> • if units are redeemed/switched out on or before 3 months from the date of allotment: 0.50% • if units are redeemed/switched-out after 3 months: Nil • Switch between the Plans under the Investment Strategy: Nil <p>[^]Exit Load charged, if any, will be credited back to the Investment Strategy, net of Goods and Services Tax.</p>

Type of Load	Load chargeable (as % of NAV)
	For more details on Load Structure, refer to the section ' Load Structure '.

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

Load Structure in the Transferee Investment Strategy (target Investment Strategy) 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 ISID of the Investment Strategy.

The investor is requested to check the prevailing load structure of the Investment Strategy before investing. Investors may refer to the current applicable Load structure by referring to the ISID on the SIF website or by calling at 1800 209 0007 (toll-free).

For any change in Load structure, the AMC will issue an addendum and display it on the SIF Website/Investor Service Centres. Under the Investment Strategy, 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 SIF. The AMC reserves the right to introduce / modify the Load depending upon the circumstances prevailing at that time subject to maximum limits as prescribed under the SEBI Regulations.

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

SECTION II

I. Introduction

A. Definition / interpretation

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

<https://summitsif.invescomutualfund.com/disclosures>

B. Risk Factors

➤ **Investment Strategy specific risk factors:**

Risks related to Summit Equity Long - Short Fund

The Long-Short Equity Fund aims to generate long-term capital appreciation by primarily investing in equity and equity-related instruments, fixed income instruments, derivatives, and Invits while using limited short exposure through derivatives to enhance returns and manage risk. The success of strategy and ability to identify opportunities and anticipate market movements involves inherent uncertainty. Market conditions like low volatility or reduced inefficiencies may limit alpha generation. Active management may lead to high portfolio turnover and increased transaction costs. Additionally, liquidity constraints can hinder trade execution and increase implementation costs, making the strategy complex and occasionally difficult to execute.

➤ **Risk associated with Equity and Equity Related Instruments:**

Equity and Equity Related Instruments by nature are volatile and prone to price fluctuations on a daily basis due to macro and micro economic factors. The value of Equity and Equity Related Instruments may fluctuate due to factors affecting the securities markets such as volume and volatility in the capital markets, interest rates, currency exchange rates, changes in law/policies of the Government, taxation laws, political, economic or other developments, general decline in the Indian markets, which may have an adverse impact on individual securities, a specific sector or all sectors. Consequently, the NAVs of the Units issued under the Investment Strategy may be adversely affected.

Further, the Equity and Equity Related Instruments are risk capital and are subordinate in the right of payment to other securities, including debt securities.

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk; however, the Investment Strategy's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Investment Strategy to make intended securities purchases due to settlement problems could cause the Investment Strategy to miss certain investment opportunities. Similarly, the inability to sell securities held in the Investment Strategy's portfolio may result, at times, in potential losses to the Investment Strategy, should there be a subsequent decline in the value of securities held in the Investment Strategy's portfolio.

Further, the volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalization stocks.

➤ **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 rate falls, the prices increase. The extent of rise or fall in the price is a function of existing coupon, 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 case of floating rate instruments, an additional risk could arise because of changes in spreads of floating rate instruments. With increase in 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.

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

The ability of the Investment Strategy to execute sale/purchase order is dependent on the liquidity or marketability. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. 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. Further, different segments of Indian financial markets have different settlement cycles and may be extended significantly by unforeseen circumstances.

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 Investment Strategy 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 Investment Strategy including maturity proceeds are reinvested. Investments in fixed income securities may carry re-investment 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.

➤ **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 Investment Strategy 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 Investment Strategy 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 / Investment Strategy(ies) of the SIF 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 arising 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 Investment Strategy 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 Investment Strategy'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 Securitized Debt:**

The Investment Strategy 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 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 Investment Strategy. Additionally due to limited liquidity, Investment Strategy 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 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 Annexure 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 ADR/GDR and Foreign Securities**

Subject to necessary approvals, the Investment Strategy may also invest in ADRs/ GDRs/ 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 Investment Strategy are invested in overseas financial asset, there may be risk associated with fluctuation in foreign exchange rates, restriction 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:**

- The Investment strategy may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself.
- The Investment strategy may use derivatives instruments like Equity derivatives, Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of trading, hedging and portfolio balancing, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Investment strategy to certain risks inherent to such derivatives.

- 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.
- Thus, derivatives are highly leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Even a small price movement in the underlying security could have a large impact on their value.
- 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.
- Risks of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and potential high volatility of the futures markets.
- Price movements of derivative contracts including options and futures are influenced by, among other things, interest rates, changing supply and demand relationships, trade, fiscal, monetary and exchange control programs and policies of governments, and national and international political and economic events and policies.

The specific risk factors arising out of a derivative strategy used by the Fund Manager may be as below:

- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place
- Basis Risk: This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying asset being hedged
- Exchanges could raise the initial margin, variation margin or other forms of margin on derivative contracts, impose one-sided margins or insist that margins be placed in cash. All of these might force positions to be unwound at a loss and might materially impact returns.
- The derivative contracts at times are undertaken with various counterparties. These counterparties may not be able to meet the obligations under such derivative contracts. This would lead to credit risk in derivative transactions; Hence, derivative trades are undertaken with approved counterparties or through exchanges. This mitigates credit risk on derivative transactions.

➤ **Risks Associated with Derivatives for Long & Short Exposure:**

Market Volatility: Directional or uncovered positions are vulnerable to sharp price swings, potentially causing significant losses.

Time Decay: Options lose value as expiration approaches; if expected price movements don't occur in time, returns may suffer.

Trading Costs: Premiums, commissions, and bid-ask spreads can erode profits, especially in complex or low-margin strategies.

Liquidity Risk: Illiquid derivatives may lead to unfavorable pricing and execution challenges, particularly in advanced strategies.

Volatility Shocks: Sudden market events or shifts in implied volatility can disrupt strategies reliant on stable price ranges.

Margin Requirements: Short positions may demand substantial margin reserves; failure to meet them can trigger forced liquidations at poor prices.

Risk associated with uncovered options

- Put options and call options typically have similar structural characteristics and operational mechanics regardless of the underlying instrument on which they are purchased or sold. A put option gives the purchaser of the option, upon payment of a premium, the right to sell, and the writer the obligation to buy, the underlying security at the exercise price. A call option, upon payment of a premium, gives the purchaser of the option the right to buy, and the seller the obligation to sell, the underlying security at the exercise price.
- If a put or call option purchased by the Fund were permitted to expire without being sold or exercised, the Fund would lose the entire premium it paid for the option. The risk involved in writing a put option is that there could be a decrease in the market value of the underlying security caused by rising interest rates or other factors. If this occurred, the option could be exercised and the underlying security, currency or other asset would then be sold to the Fund at a higher price than its current market value. The risk

involved in writing a call option is that there could be an increase in the market value of the underlying security caused by declining interest rates or other factors. If this occurred, the option could be exercised and the underlying security would then be sold by the Fund at a lower price than its current market value.

- Purchasing and writing put and call options and, in particular, writing “uncovered” options are highly specialized activities and entail greater than ordinary investment risks. In particular, the writer of an uncovered call option assumes the risk of a theoretically unlimited increase in the market price of the underlying security above the exercise price of the option. This risk is enhanced if the security being sold short is highly volatile and there is a significant outstanding short interest. These conditions exist in the stocks of many companies. The securities necessary to satisfy the exercise of the call option may be unavailable for purchase except at much higher prices. Purchasing securities to satisfy the exercise of the call option can itself cause the price of the securities to rise further, sometimes by a significant amount, thereby exacerbating the loss. Accordingly, the sale of an uncovered call option could result in a loss by the Fund of all or a substantial portion of its assets. Will have to delete below para on uncovered options

Risk associated with writing covered call options for equity shares

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset to generate an income stream. The Investment strategy may write call options under covered call strategy, as permitted by the regulations. Risks associated thereto are mentioned below:

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares.
- The Investment strategy may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the investment strategy may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity, or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the investment strategy may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.
- The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the investment strategy would be at a loss
- The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the investment strategy. This may restrict the ability of Investment strategy to buy any options.

Benefits of using Covered Call strategy in SIFs

- The covered call strategy can be followed by the Fund Manager in order to hedge risk thereby resulting in better risk adjusted returns of the Investment strategy. The strategy offers the following benefits:
- Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the SIF, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.
- Generating additional returns in the form of option premium in a range bound market. Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction.

➤ Risks associated with Securities Lending:

For Equity Instruments: As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Investment Strategy may not be able to sell such security and in turn cannot protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Investment Strategy can call back the securities lent any time before the maturity date of securities lending contract. However, this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Investment Strategy may not be able to call back the security and in the process, the Investment Strategy will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Investment Strategy at the time of lending the said security and this could result in loss to the Investment Strategy. Also, during the period the security is lent, the SIF will

not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Investment Strategy in the records of the Depository/issuer.

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 Investment Strategy 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 Investment Strategy may not be able to sell such lent securities and this can lead to temporary illiquidity.

➤ **Risks associated with Short Selling:**

The Investment Strategy 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 Investment Strategy. 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.

➤ **Risk Factors associated with investments in REITs and InvITs:**

- **Market Risk:** REITs and 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 Investment Strategy 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 SIF/Mutual Fund for liquidating the investments in the Investment Strategy may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the Investment Strategy portfolio risk.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or IDCW pay-outs, etc. Consequently, the proceeds may be invested in assets providing lower returns.
- **Regulatory/Legal Risk:** REITs and 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 investment in Mutual fund units**

- Mutual Fund Schemes are not guaranteed or assured return products.
- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of investment in a mutual fund Scheme may go up or down.
- In addition to the factors that affect the value of individual investments in the Scheme, the NAV of the Scheme may fluctuate with movements in the broader equity and bond markets and may be influenced by factors affecting capital and money markets in general, such as, but not limited to, changes in interest rates, currency exchange rates, changes in Government policies, taxation, political, economic or other developments and increased volatility in the stock and bond markets.

➤ **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:

Risk Mitigation Measures: Below are the risk mitigation strategies for the specific risks:

Type of Risk	Risk Mitigation Measures
Equity and equity related instruments	Investments in equity and equity related instruments will be made in accordance with the categorized universe based on research (fundamental or statistical) and will take into account size of the companies and liquidity of the equity shares of the companies. Additionally, SEBI limits on exposure will be duly complied with. Risk oversight with respect to attribution and performance analysis will be conducted in line with normal risk management process.
Debt and money market instruments	Debt investments will be largely made in government securities and corporate bond issuers of high credit quality from the eligible and approved issuer universe for Fixed Income funds. Regulatory limits with respect to minimum exposure to Fixed Income instruments will be duly adhered to.
Overseas securities	Investment in overseas securities will be in line with applicable regulations. Additionally, the fund managers will take into account the regulatory limits relating to overseas investments applicable at the time of investing.
InvITs	The Investment Strategy will comply with the applicable SEBI limits and will endeavour to invest in InvITs which have adequate liquidity in their tradeable units.
TREPS / Repo	The Investment Strategy will endeavour to invest any cash in an efficient manner through TREPs/Repos. TREPs investment is through a recognized exchange/platform (for e.g. CCIL) which reduces the counterparty risk to a large extent. Repos will be undertaken only with approved counterparties in approved eligible collateral and with hair-cuts as per the internal policy.
Securitized Debt	Investments in securitized debt will be as prescribed by the regulatory limits and internal limits. Additionally, the collateral pool, credit enhancements and other structural features will be periodically reviewed.
SO / CE rated instruments	Investments in SO/CE instruments will be as prescribed by the regulatory limits and internal limits. Additionally, covenants will be reviewed periodically for adequate maintenance of credit enhancements as prescribed in the information memorandum of such instruments.
Securities lending	Securities lending shall be operated through Clearing Corporation/Clearing House of recognized stock exchanges and who are registered as Approved Intermediaries (AIs). The counterparty risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default.
Derivatives	The Investment Strategy may invest in derivative for the purpose of hedging, portfolio balancing and other purposes as permitted under the Regulations and as mentioned in the ISID. Exposure with respect to derivatives shall be in line with regulatory limits and the limits specified in the ISID. Internal risk limits applicable to asset classes will cover derivative exposures in those asset classes also.
Volatility	By monitoring sector / company exposure at portfolio level
Concentration	By diversifying across stocks / sectors, concentration risk can be reduced. The fund manager will endeavor to build well diversified portfolio within the overall fund specific investment strategy which will help in controlling concentration risk.
Liquidity	The fund manager will control the liquidity at portfolio construction level.

Risk Mitigation: Trading in Derivatives for Short Exposure

- **Liquidity Focus:** Derivatives with high liquidity to be prioritized to minimize bid-ask spreads and ensure efficient execution, especially in multi-leg strategies.
- **Risk Management:** Predefined loss thresholds and limits to help limit drawdowns and protect capital in volatile market conditions.
- **Diversification:** Positions to be diversified across assets, strategies, and expiries, as much as market conditions allow, to reduce concentration risk and enhance portfolio resilience.
- **Margin Discipline:** Adequate reserves are maintained to avoid forced liquidations and support stability during adverse market moves.
- **Dynamic Adjustments:** Continuous monitoring of volatility and trends to enable timely exits and rebalancing to reduce time decay and align with market shifts.
- **Cost Efficiency:** Use of low-cost brokers and selection of cost-effective instruments, as much as other market factors allow, to help preserve returns, especially in high-frequency or low-margin strategies.

II. Information about the Investment Strategy

A. Where will the Investment Strategy invest

The corpus of the Investment Strategy will be predominantly invested in Equity & Equity Related Instruments including limited short exposure in equity through derivative instruments, Debt and Money Market Instruments and other permitted securities which will include but not limited to:

- **Equity and Equity Related Instruments:**

1. Equity share is a security that represents ownership interest in a company. It is issued to those who have contributed capital in setting up an enterprise.
2. Equity Related Instruments are securities which give the holder of the security right to receive equity shares on pre agreed terms. It includes convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by SEBI from time to time.
3. Equity Derivatives are financial instrument, generally traded on an exchange, the price of which is directly dependent upon (i.e. "derived from") the value of equity shares or equity indices. Derivatives involve the trading of rights or obligations based on the underlying, but do not directly transfer property.

4. **Derivatives:**

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at an agreed price. There is an agreement to buy or sell a specified quantity of financial instrument on a designated future date at a price agreed upon by the buyer and seller at the time of entering into a contract. To make trading possible, the exchange specifies certain standardized features of the contract. A futures contract involves an obligation on both the parties to fulfill the terms of the contract.

SEBI has permitted futures contracts on indices and individual stocks with maturity of 1 month, 2 months and 3 months on a rolling basis. The futures contracts are settled on last Thursday (or immediately preceding trading day if Thursday is a trading holiday) of each month. The final settlement price is the closing price of the underlying stock(s)/index. However, pursuant to SEBI Circular No. SEBI/HO/MRD/DOPI/CIR/P/2018/161 dated December 31, 2018, stock derivatives are physically settled.

Option is a contract which provides the buyer of the option (also called holder) the right, without the obligation, to buy or sell a specified asset at the agreed price on or upto a particular date. For acquiring this privilege, the buyer pays premium (fee) to the seller. The seller on the other hand has the obligation to buy or sell specified asset at the agreed price and for this obligation he receives premium. The premium is determined considering number of factors such as the market price of the underlying asset/security, number of days to expiry, risk free rate of return, strike price of the option and the volatility of the underlying asset. Option contracts are of two types viz:

Call Option - The option that gives the buyer the right to buy specified quantity of the underlying asset at the strike price is a call option. The buyer of the call option (known as the holder of call option) can call upon the seller of the option (writer of the option) and buy from him the underlying asset at the agreed price at any time on or before the expiry of the option.

The seller (writer of the option) on the other hand has the obligation to sell the underlying asset if the buyer of the call option decides to exercise his option to buy.

Put Option - The right to sell is called put option. A Put option gives the holder (buyer) the right to sell specified quantity of the underlying asset at the strike price. The seller of the put option (one who is short Put) however, has the obligation to buy the underlying asset at the strike price if the buyer decides to exercise his option to sell.

There are two kinds of options based on the date of exercise of right. The first is the European Option which can be exercised only on the maturity date. The second is the American Option which can be exercised on or before the maturity date.

W.e.f. December 31, 2010, all the options contracts in F&O Segment have European Option only.

• **Debt and Market Instruments:**

1. 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.

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 SIF. 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.

2. **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. Securitization often utilizes the services of Special Purpose Vehicle.

Note: The Investment Strategy will not invest in foreign securitized debt.

3. 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.
4. 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.
5. 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 instrument which may have above referred special features.
6. Debt Instruments having Structured Obligation (SO rating) and / or Credit Enhancements (CE rating)
7. Non-Convertible Preference Shares (NCPS) are treated as Debt instruments pursuant to Note 2 as per para 13.1 of SEBI Master Circular dated March 20, 2026.

8. **Debt derivative instruments:**

- 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.

- 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.
- 9. 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 buyback their own CDs before maturity.
- 10. 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.
- 11. 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.
- 12. Non-Convertible Debentures of original or initial maturity upto one year issued by corporate (including NBFCs) by way of private placement in accordance with the provisions of master circular of RBI vide reference no. RBI/MRD/2016-17/32 dated July 7, 2016.
- 13. 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.
- 14. 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. The Investment Strategy will also participate in repo in corporate debt securities.
- 15. Clearcorp Repo Order Matching System (CROMS) is a Straight Through Processing (STP) enabled anonymous Order Matching Platform launched by Clearcorp Dealing Systems (India) Ltd. for facilitating dealing in Market Repos in all kinds of Government Securities. It enables dealing in two kinds of Repos – (1) Basket and (2) Special Repos. Building on the internationally popular Standard Repo Model, Basket Repos enables dealing in baskets wherein repoable securities have been classified based on instrument type, liquidity and outstanding tenor and clustered together. While borrowers can raise funds through a Basket Repo against any of security forming part of the concerned basket, the lender is assured that it would receive any of the securities forming part of the concerned basket. Details of security allocated are known to both counterparties post trade. As for Special Repos, which is the conventional repo, both borrower and lender are aware of the underlying security against which deal is sought to be concluded. CROMS provides better transparency, repo rate discovery and operational efficiency.
- 16. Bills Rediscounting.
- 17. 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.
- “REIT” or “Real Estate Investment Trust” shall have the meaning assigned in clause (zm) of sub-regulation 1 of regulation 2 of the Securities and Exchange Board of India (Real Estate Investment Trusts) Regulations, 2014.

REITs are companies that own and lease out commercial or residential real estate. The rental incomes from the properties are shared among REIT investors, who are allotted units. These units are tradeable on exchanges.

- “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. InvITs are similar to REITs, except these own infrastructure assets not real estate.
- Any other Schemes of Invesco Mutual Fund or of any other Mutual Fund. Such investment will be subject to limits specified under SEBI 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 Investment Strategy, 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 may be permitted by SEBI / RBI from time to time. Investment in such any other securities will be subject to complying with the regulatory requirements as may be prescribed by SEBI / RBI.

The securities / instruments mentioned above and such other securities the Investment Strategy 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 Investment Strategy may also invest in suitable investment avenues in foreign securities in overseas financial markets for the purpose of diversification, commensurate with the Investment Strategy objectives and subject to necessary stipulations by SEBI / RBI. Towards this end, the SIF may also appoint overseas investment advisors and other service providers, as and when permissible under the regulations. The Investment Strategy may with the approval of SEBI / RBI invests in:

- i. ADRs/ GDRs issued by Indian or foreign companies
- ii. Equity of overseas companies listed on recognized stock exchanges overseas;
- iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas;
- iv. 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;
- v. Money market instruments rated not below investment grade;
- vi. 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 SIFs.
- vii. Government securities where the countries are rated not below investment grade;
- viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities;
- ix. Short term deposits with banks overseas where the issuer is rated not below investment grade; and
- x. 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).

Note: The Investment Strategy will not invest in foreign securitized debt.

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 Note 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 Fund within the overall industry limit of US \$ 1 billion or such limits as may be prescribed by SEBI from time to time.

On an ongoing basis, the Investment Strategy may make investments in overseas securities (i.e. ADRs, GDRs etc.) upto the headroom available without breaching the overseas investments limits as of February 1, 2022, at the Fund level.

Further, pursuant to SEBI email dated March 19, 2024 (Point 140 under Policy related Letters / Emails of SEBI Master circular dated March 20, 2026), the subscription to Investment Strategies 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.

Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the SIF 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.

B. Investment Restrictions

Pursuant to Regulation 52 and Sixth Schedule to SEBI MF Regulations and circulars and amendments thereto, the following investment restrictions are currently applicable to the Investment Strategy:

1. The Investment Strategy shall not invest more than 10% of its NAV in the listed or to be listed equity shares or equity related instruments of any entity and in listed securities/units of Venture Capital Funds.

The investment in units of Venture Capital Funds will be as per Item no. 1 of para 21.5. of SEBI Master Circular dated March 20, 2026.

2. The SIF under all its investment strategies shall not own more than 15% of any company's paid up capital carrying voting rights or of units of REITs issued by a single issuer, as the case may be.

Provided further that the Sponsor of a mutual fund, its associate or group company including the asset management company, through the Investment Strategies of the SIF or otherwise, individually or collectively, directly or indirectly, shall not hold

- a) 10% or more of the shareholding or voting rights in the asset management company or the trustee company of any other mutual fund; or
- b) Representation on the board of the asset management company or the trustee company of any other mutual fund

Provided further that the 15% limit shall be inclusive of ten per cent limit for mutual fund schemes as specified at item No.5 under para 13.1 of SEBI Master circular. It is clarified that if the Mutual Fund under all its schemes owns ten per cent of any company's paid up capital carrying voting rights or of units of REITs issued by a single issuer, as the case may be, then the SIF under all its investment strategies shall not own more than 5% of that company's paid up capital carrying voting rights or of units of REITs issued by a single issuer respectively, as the case may be.

3. All investments by the Investment Strategy in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
4. The Investment Strategy may invest in the Schemes of Mutual Fund under the same asset management company or any other mutual fund without charging any fees, provided that the aggregate investment made by all Investment Strategies under the Mutual Fund of same management or under the management of any other asset management company shall not exceed 5% of the net asset value of the Mutual Fund.
5. The Investment Strategy 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.
6. The SIF shall get the securities purchased transferred in the name of the Investment Strategy on account of the concerned Investment Strategy, wherever investments are intended to be of a long-term nature.
7. Transfer of investments from one Investment Strategy to another Investment Strategy in the same SIF 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 Investment Strategy 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 Investment Strategy shall comply with the guidelines provided for inter-scheme transfers as specified in para 13.19 of SEBI Master Circular dated March 20, 2026.

8. The SIF 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 SIF 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 SIF may enter into derivatives transactions in 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.

9. The Investment Strategy shall not make any investment in any fund of funds.
10. The Investment Strategy shall adhere to following limits for investments in Debt and Money Market Instruments issued by a single issuer:

Credit Rating	Maximum Limit (% of net assets)
AAA	20
AA (including AA+ and AA-)	16
A (including A+) & below	12

The above limits may be extended by up to 5% of the NAV of the Investment Strategy with prior approval of the Board of Trustees and AMC, subject to compliance with the overall 25% limit.

Provided that such limits shall not be applicable for investments in Government Securities, treasury bills, and Triparty Repo on G-Secs & T-Bills.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

11. The Investment Strategy shall not invest in Unlisted Debt instruments including commercial papers, except Government Securities, other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by the Investment Strategy for hedging.

Further the Investment Strategy may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Investment Strategy subject to such conditions and within such timelines as may be specified by SEBI from time to time.

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

13. The Investment Strategy will comply with the following restrictions for trading in exchange traded derivatives in accordance with Para 8.5, 8.6, 21.6 of SEBI Master Circular dated March 20, 2026, as specified by Circular SEBI/HO/MRD/DP/CIR/P/2016/143 dated December 27, 2016 SEBI vide it circular SEBI/HO/MRD/TPD-1/P/CIR/2025/79 dated May 29, 2025, as may be amended from time to time:

- i. Position limit for the SIF in equity index options contracts**
- The SIF position limit in all index options contracts on a particular underlying index shall be Net end of day Futures Equivalent (FutEq) of ₹1,500 cr. and gross Futures Equivalent OI to be ₹10,000 cr. (i.e. neither gross long FutEq OI nor gross short FutEq OI shall exceed ₹10,000 cr.).
 - This limit would be applicable on open positions in all options contracts on a particular underlying index.

- ii. **Position limit for the SIF in equity index futures contracts**
- a. The SIF position limit in all index futures contracts on a particular underlying index shall be Rs.500 crores or 15% of the total open interest of the market in index futures, whichever is higher
 - b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.

- iii. **Additional position limit for hedging**
- In addition to the position limits at point (i) and (ii) above, the SIF may take exposure in equity index derivatives subject to the following limits:
- a. Aggregate short positions in index derivatives (short futures, short calls and long puts) shall not exceed (Future Equivalent terms for Index options and gross notional terms for Index futures) the holding of stocks.
 - b. Aggregate long positions in index derivatives (long futures, long calls and short puts) shall not exceed (Future Equivalent terms for Index options and gross notional terms for Index futures) the holding of cash and cash equivalent, government securities, T-Bills and similar instruments.

- iv. **Position limit for SIF for stock based derivative contracts**
- The SIF position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts, is defined in the following manner:-

The combined futures and options position limit shall be 30% of the applicable Market Wide Position Limit (MWPL).

- v. **Position limit for each Investment Strategy of a SIF**
- The SIF Investment Strategy level position limit in a derivative contract on a particular underlying stock, i.e. stock option contracts and stock futures contracts, is defined in the following manner:

The combined futures and options position limit shall be 10% of the applicable Market Wide Position Limit (MWPL).

For index based contracts, SIF shall disclose the total open interest held by its investment strategy or all investment strategies put together in a particular underlying index, if such open interest equals to or exceeds 15% or Rs. 500 crores of the open interest of all derivative contracts on that underlying index.

In terms of para 13.15, 13.8, 21.6 of SEBI Master Circular dated March 20, 2026, the following additional restrictions shall be applicable to the Investment Strategy w.r.t investment in derivatives:

- i. The cumulative gross exposure through equity, debt, derivative positions, repo transactions including repo in corporate debt securities, InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Investment Strategy..
- ii. The total exposure related to option premium paid and received shall not exceed the regulatory limits of the net assets of the Investment Strategy.
- iii. 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 issued by SEBI Master Circular dated March 20, 2026 has clarified that Cash Equivalent shall consist of Government Securities, T-Bills and Repo on Government Securities.
- iv. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - a) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - b) 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).
 - c) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.

- d) 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.
- v. The Investment Strategy may enter into plain vanilla interest rate swaps for hedging purposes. The counterparty in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the Investment Strategy. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Investment Strategy. However, if SIF 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.
- vi. 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 (i).
- vii. Definition of Exposure in case of Derivative Positions:
Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Futures (Long & Short)	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.
Options sold	Market price of the underlying * Lot size * Number of contracts

- viii. In case of any other derivative exposure, the exposure shall be calculated as the notional market value of the contract.
- ix. The total exposure at any point of time shall be the sum of exposure through instruments in both the cash market and derivatives market.
- x. Offsetting of exposure at the portfolio level shall be allowed for:
- Cash and derivative positions on the same underlying security
 - Between derivative positions on the same underlying security
14. Pending deployment of the funds of the Investment Strategy in securities in terms of the investment objective of the Investment Strategy, the AMC may park the funds of the Investment Strategy in short term deposits of scheduled commercial banks, subject to guidelines mentioned in para 13.7 of SEBI Master Circular dated March 20, 2026 as may be amended from time to time:

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

- “Short Term” for such parking of funds by the Investment Strategy shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Investment Strategy.
- The Investment Strategy 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.
- 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.
- The Investment Strategy shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The Investment Strategy shall not park funds in short term deposit of a bank which has invested in that Investment Strategy. Further, the bank in which a Investment Strategy has short term deposit will not be allowed to invest in the Investment Strategy till the Investment Strategy has short term deposit with such bank.
- 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.

15. The Investment Strategy 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:

- The gross exposure to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the Investment Strategy.
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.
 - The cumulative gross exposure through equity, debt, derivative positions, repo transactions including repo in corporate debt securities, InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Investment Strategy..
 - In case the Investment Strategy 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 Investment Strategy and tenor of borrowing shall not exceed six months.
16. SIF Investment Strategies may invest upto 20% of net assets in InvITs, as permitted by SEBI from time to time subject to the following:
- a. No SIF under all its Investment Strategies shall own more than 20% of units issued by a single issuer of InvIT
Provided that the limit mentioned above shall be inclusive of 10 per cent limit for mutual fund schemes as specified at Item No. (a) under Paragraph 13.13.5. of SEBI Master circular; and
 - b. An Investment Strategy shall not invest –
 - i. more than 20% of its NAV in the units of InvIT; and
 - ii. more than 10% of its NAV in the units of InvIT issued by a single issuer.
17. The Investment Strategy shall not advance any loans.
18. The SIF 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 SIF shall not borrow more than 20% of the net assets of the individual Investment Strategy and the duration of the borrowing shall not exceed a period of 6 month.
19. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements:
- I. The investment of the Investment Strategy in the following instruments shall not exceed 10% of the debt portfolio of the Investment strategy and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the investment strategy:
 - 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. Investment limits as mentioned in point no. I shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Issue and Listing of Securitised Debt Instruments and Security Receipts) Regulations, 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.
20. Restrictions on Investment in debt instruments with special features viz. Additional Tier I bonds and Tier 2 bonds issued under Basel III framework:
- I. SIF shall not own more than 10% of such instruments issued by a single issuer across all its Investment Strategies.
 - II. The investment of the Investment Strategy shall not exceed 10% of the debt portfolio of the Investment Strategy 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.
21. As per AMFI Best Practice Circular dated July 26, 2024, the Investment Strategy may invest in partly paid debentures only when payment of remaining amount is linked to clear, pre-defined events (i.e. is 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.

The Investment Strategy will comply with the other Regulations applicable to the investments of SIF from time to time.

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

All the investment restrictions will be applicable at the time of making investments. Further, pursuant to SEBI circular dated June 26, 2025 (para 3.11.1 of SEBI Master circular), 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 of SEBI Master Circular dated March 20, 2026.

C. Fundamental Attributes

Following are the Fundamental Attributes of the Investment Strategy, in terms of Clause 1.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026:

(i) Type of Investment Strategy

An open ended equity investment strategy investing in listed equity and equity related instruments including limited short exposure in equity through derivative instruments

(ii) Investment Objective

To generate long-term capital appreciation by investing primarily in equity and equity-related instruments, combining directional equity investments with tactical short positions to provide risk-adjusted returns over traditional long-only strategies.

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

(iii) Investment Pattern

The tentative Equity and Equity Related Instruments, Units issued by InvITs, and Debt and Money Market Instruments portfolio break-up with minimum and maximum asset allocation is as follows:

Instruments	Indicative Allocations (% of net assets)	
	Minimum	Maximum
Equity & Equity Related Instruments	80	100
Short exposure through unhedged derivative positions in equity and equity related instruments	0	25
Units issued by InvITs	0	20
Debt & Money Market Instruments	0	20

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 & defensive considerations as per para 1.9.1.(b).(ii) of SEBI Master Circular dated March 20, 2026 and fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

(iv) Terms of Issue

- **Liquidity provisions:**

The Investment Strategy being open ended, the Units of the Investment Strategy are not proposed to be listed on any stock exchange. However, the AMC/Trustee reserves the right to list the Units as and when the AMC/Trustee considers it necessary in the interest of Unit holders of the Investment Strategy.

The Investment Strategy 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 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 its 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.

- **Aggregate fees and expenses**

Please refer to section ‘Annual Recurring Expenses’.

- **Any safety net provided**

The Investment Strategy does not provide any safety net or guaranteed or assured returns.

In accordance with Regulation 22(9)(c) of the SEBI (MF) Regulations 2026 and Clause 1.9.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026, the Trustees shall ensure that no change in the fundamental attributes of the Investment Strategy and the Plan(s) / Option(s) there under or the trust or fee and expenses payable or any other change which would modify the Investment Strategy and the Plan(s) / Option(s) there under and affect the interests of Unit holders is carried out 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 Unit holder and details as specified by the SEBI are appropriately displayed on the website of SIF; and
- The Unit holders are given an option for a period of 30 calendar 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 Investment Strategy, 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 taken on record by SEBI.

D. Other Investment Strategy Specific Disclosures:

Listing and transfer of units	<p>The Investment Strategy being an open-ended Investment Strategy under which the Units are available for Subscription and Redemption on an ongoing basis on a daily basis, the Units of the Investment Strategy are not proposed to be listed on any stock exchange.</p> <p>However, the AMC/ Trustee reserves the right to list the Units of the Investment Strategy as and when the AMC/ Trustee considers it necessary in the interest of Unit holders of the Investment Strategy.</p> <p>There are no restrictions on transfer of Units of the Investment Strategy 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 unitholders, 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.</p>
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	<p>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 Investment Strategy.</p> <p>Additions / deletions of names of Unit holders will be allowed only in folio held in the name of individual 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:</p> <ol style="list-style-type: none"> 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. <p>For further details, please refer SAI.</p> <p>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.</p>
Dematerialization of units	<p>The Investment Strategy offers option to hold units in electronic (demat) mode in addition to the account statement mode. Accordingly, the Units of the Investment Strategy 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 Investment Strategies.</p> <p>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.</p>
Minimum Target amount (This is the minimum amount required to operate the investment strategy and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Rs 10 crores
Redemption and subscription frequency of the investment strategy	Daily basis at applicable NAV
Notice period of the investment strategy	Not Applicable
Maximum Amount to be raised (if any)	None
Dividend Policy (IDCW)	Under the IDCW option, the Trustees will endeavor to declare the IDCW, subject to availability of distributable surplus calculated in accordance with SEBI Regulations. The amounts can be distributed out of investors capital (Equalization Reserve), which is part of

	<p>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.</p> <p>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.</p> <p>IDCW Distribution Procedure</p> <p>In accordance with para para 12.5 of SEBI Master Circular dated March 20, 2026, the procedure for IDCW distribution would be as under:</p> <ol style="list-style-type: none"> 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 SIF. 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 Investment Strategy 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	<p>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 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 closure of the NFO Period.</p> <p>Applicants under the Investment Strategy will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized (electronic) form.</p> <p>All Units will rank pari passu, among Units within the same option in the Investment Strategy concerned as to assets, earnings, as may be declared by the Trustee.</p>
Refund	<p>If the Investment Strategy fails to collect the minimum subscription amount of Rs. 10 Crores, the SIF shall be liable to refund the subscription money (without interest except as provided below) to the applicants.</p> <p>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.</p> <p>No Interest will be payable on any subscription money refunded within 5 Business Days from the closure of NFO Period. Interest on subscription amount will be payable for the amounts refunded after 5 Business Days from the closure of the New Fund Offer Period at the rate of 15% per annum for the period in excess of 5 Business Days and will be charged to the AMC.</p> <p>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.</p>

<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the Investment Strategy is suitable to their risk profile.</p>	<p>The following persons are eligible and may apply for subscription to the Units of the Investment Strategy (subject to, wherever relevant, purchase of units of SIF being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> 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. Investment Strategy of other SIFs 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 Investment Strategies 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 Organisations; 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 Investment Strategies of SIF subject to the conditions and limits prescribed by SEBI Regulations; 17. Trustee, AMC or Sponsor or their associates and 18. Such other individuals / institutions / body corporate etc. as may be decided by the SIF from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>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 Investment Strategy and are authorized to purchase units of SIF as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The SIF reserves the right to include new / existing categories of investors to invest in the Investment Strategy from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any</p>
<p>Who cannot invest</p>	<ol style="list-style-type: none"> 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. <p>The SIF reserves the right to exclude existing categories of investors to invest in the Investment Strategy from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p>
<p>How to Apply</p>	<p>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://summitsif.invescomutualfund.com/. The list of the OPA / ISC are available on our website as well.</p>

	<p>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 https://summitsif.invescomutualfund.com/.</p> <p>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.</p> <p>Investors can also transact in the Units of the Investment Strategy through NSE MF Invest platform of NSE, BSE StAR MF of BSE and MF Utility. The digital platforms of Kfin Technologies Limited (“RTA”) will also be available for transacting in the units of SIF.</p> <p>In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Investment Strategy through our website https://summitsif.invescomutualfund.com/.</p> <p>Investors may execute transactions electronically through various other online facilities provided by the AMC like mobile application and other available platforms such as those offered by MF Central, channel partners/distributors, RIAs, portfolio managers, and Execution Only Platforms (EOP), Open Network for Digital Commerce (‘ONDC Network’) by Cybrilla Platform, as may be updated/available for transacting from time to time</p> <p>Please refer to the SAI and Application form for further details and the instructions.</p> <p>OPA Link: https://summitsif.invescomutualfund.com/disclosures</p> <p>Collecting Bankers: None It is mandatory for investors to mention in their application /redemption request, their bank name and account number.</p> <p>Cash Investments Currently, the option to invest in the Investment Strategy through payment mode as Cash is not available.</p> <p>The Trustees reserves the right to change/modify above provisions at a later date.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Investment Strategy or the AMC) involved in the same.</p>	<p>Units once redeemed will be extinguished and will not be reissued.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>There are no restrictions on transfer of Units of the Investment Strategy 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 unitholders 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.</p> <p>For further details, please refer SAI.</p> <p>Pledge of Units The Units under the Investment Strategy 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</p>

	<p>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 SIF/Mutual Fund/AMC assumes no responsibility thereof.</p> <p>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 SIF /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.</p> <p>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.</p> <p>However, the AMC reserves the right to change operational guidelines for lien on Units from time to time.</p> <p>Restriction on Redemption of Units The Trustee may, in the general interest of the Unit holders of the Investment Strategy and when considered appropriate to do so based on unforeseen circumstances / unusual market conditions, impose restriction on redemption of Units. The following requirements will be observed before imposing restriction on redemptions:</p> <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> 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 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: <ol style="list-style-type: none"> i. Redemption requests upto Rs. 2 Lacs will not be subject to such restriction. ii. In case of redemption requests above Rs.2 lakh, redemption request upto Rs.2 Lacs will be redeemed without such restrictions and remaining part over and above Rs.2 Lacs will be subject to such restrictions.
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>For Subscription / purchase/ switch-ins:</p> <ol style="list-style-type: none"> 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 Investment Strategy before the cut off time i.e. funds are credited to the bank account of the Investment Strategy 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 Investment Strategy after the cut off time on the same day i.e. the funds are credited to the bank account of the Investment Strategy 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.

	<p>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 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 Investment Strategy before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For determining the applicable NAV for allotment of units in respect of purchase / switch-in to the Investment Strategies, the following shall be ensured:</p> <ol style="list-style-type: none"> 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 Investment Strategy 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 Investment Strategy. iv. In case of switch transactions from one Investment Strategy to another Investment Strategy, the allocation shall be in line with the redemption payout. <p>For redemption / repurchases / switch-outs:</p> <ol style="list-style-type: none"> 1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the SIF, 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 SIF, the closing NAV of the next Business day shall be applicable. <p>For Switches Valid application for ‘switch-out’ shall be treated as application for Redemption and provisions of the Cut-off Time and the Applicable NAV mentioned in the ISID as applicable to Redemption shall be applied to the ‘switch-out’ applications. In case of ‘switch’ transactions from one Investment Strategy to another the allocation shall be in line with redemption payouts.</p>
<p>Where can the applications for purchase/redemption switches be submitted?</p>	<p>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://summitsif.invescomutualfund.com/. The list of the OPA / ISC are available on our website as well.</p> <p>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 https://summitsif.invescomutualfund.com/</p> <p>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.</p> <p>Investors can also transact in the Units of the Investment Strategy through MF platform of NSE, BSE and MF Utility. The digital platforms of Kfin Technologies Limited (“RTA”) will also be available for transacting in the units of SIF.</p> <p>In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Investment Strategy through our website https://summitsif.invescomutualfund.com/</p> <p>Please refer to the SAI and Application form for further details and the instructions.</p> <p>OPA Link: https://summitsif.invescomutualfund.com/disclosures</p> <p>Collecting Bankers: None</p> <p>It is mandatory for investors to mention in their application /redemption request, their bank name and account number.</p> <p>Cash Investments</p>

	<p>Currently, the option to invest in the Investment Strategy through payment mode as Cash is not available.</p> <p>The Trustees reserves the right to change/modify above provisions at a later date.</p>
Minimum amount for purchase/ redemption/ switches	<p>Minimum / Additional Amount for subscription / purchase: Rs. 10,00,000 and in multiples of Re. 1 thereafter</p> <p>Minimum additional purchase amount: Rs. 1,000/- per application and in multiples of Re.1/- thereafter.</p> <p>For switch-ins (including additional switch-ins): Rs. 100,000/- and in multiples of Re. 1/- thereafter.</p> <p>Minimum Application Amount for Accredited Investors - Rs. 1,00,000 and in multiples of Re. 1 thereafter.</p> <p>Minimum Amount for redemption / repurchase / switch-outs: Rs. 1,000/- in multiples of Re. 1/- thereafter.</p> <p>Notes:</p> <ol style="list-style-type: none"> 1. The minimum aggregate investment by an investor across all investment strategies offered by Summit SIF, at the Permanent Account Number ('PAN') level, shall not be less than Rs. 10 lakhs ('Minimum Investment Threshold'). <p>Provided that, the above provisions shall not be applicable for mandatory investments made by AMC for designated employees under paragraph 7.14 of the Master Circular for Mutual Funds dated March 20, 2026.</p> <ol style="list-style-type: none"> 2. The redemption will be subject to compliance with provisions mentioned under Minimum investment threshold. 3. The minimum Investment Threshold of Rs. 10 lakhs shall apply exclusively to investments under Summit SIF and shall not include investments made by the investor in the Schemes of Invesco Mutual Fund. 4. The AMC shall monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC shall ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor. 5. Passive breaches (occurrence of instances not arising out of omission and commission by AMC) caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.
Minimum threshold requirement and consequences of non-maintenance	<p>The minimum aggregate investment by an investor across all investment strategies offered by Summit SIF, at the Permanent Account Number ('PAN') level, shall not be less than Rs. 10,00,000.</p> <p>Provided that the requirement of minimum investment amount shall not apply to an accredited investor. Provided that, the above provisions shall not be applicable for mandatory investments made by AMC for designated employees under paragraph 7.14 of the Master Circular for Mutual Funds dated March 20, 2026.</p> <p>The AMC shall monitor compliance with the Minimum Investment Threshold on a daily basis and ensure that there are no active breaches. The AMC shall ensure that the investor's total investment value does not fall below the Minimum Investment Threshold due to redemption transactions initiated by the investor.</p> <p>The 'Active Breach' shall mean fall in the aggregate value of an investor's total investment across all investment strategies of SIF, below the Minimum Investment Threshold of INR 10 lakh, on account of any transactions (i.e. redemption, transfer, sale etc.) initiated by the investor.</p>

	<p>In case of any active breach of the Minimum Investment Threshold by an investor, including through transactions on stock exchanges or off-market transfers:</p> <ol style="list-style-type: none"> 1. All units of such investor held across investment strategies of the concerned SIF shall be frozen for debit, and 2. A notice of 30 calendar days shall be given to such investor to rebalance the investments in order to comply with the Minimum Investment Threshold. <p>Pursuant to the said notice issued to the investor:</p> <ol style="list-style-type: none"> 1. In case investor rebalances his/her investments in SIF within the notice period of 30 calendar days, the units of SIF of such investor shall be unfrozen, and no further action shall be taken with regard to compliance with Minimum Investment Threshold. 2. In case the investor fails to rebalance the investments within the aforesaid 30 calendar day period, the frozen units shall be automatically redeemed by the AMC, at the applicable Net Asset Value of the next immediate business day after the 30th calendar day of the notice period. <p>The Passive breaches (occurrence of instances not arising out of omission and commission by AMC) caused by a decline in Net Asset Value (NAV), shall not be treated as a violation of the Minimum Investment Threshold. However, if the total investment value falls below the threshold due to a passive breach, the investor shall only be permitted to redeem the entire remaining investment amount from the SIF.</p>
Accounts Statements	<p>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 receipt of valid application / transaction request from the unitholders. (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement ('CAS') detailing all the transactions across all SIF (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 Investment Strategies of SIF.</p> <p>* the word 'transaction' shall include purchase, redemption, switch, IDCW Payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan transfer plan.</p> <p>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:</p> <ul style="list-style-type: none"> • 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 SIF 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. <p>*the word 'transaction' shall include transaction in demat accounts of the investor or in any of his SIF folios.</p> <p>For further details, refer SAI.</p>

Dividend / IDCW	The IDCW payments will be transferred to the Unit holders within 7 business days from the record date.
Redemption	<p>Under normal circumstances, the AMC shall despatch / transfer redemption or repurchase proceeds to unitholders within 3 (three) business days from the date of redemption or repurchase.</p> <p>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.</p>
Bank Mandate	<p>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.</p> <p>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.</p> <p>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.</p> <p>Irrespective of the source of payment for subscription, all redemption proceeds will be credited only in the verified bank account of the minor.</p> <p>Please refer to the SAI for more details.</p>
Delay in payment of redemption / repurchase proceeds / dividend	<p>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 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.</p> <p>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.</p> <p>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.</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount (IDCW)	<p>The list of name(s) and addresses of investors of the Investment Strategy in whose folios there would be unclaimed redemption/dividend amounts would be made available on our website (https://summitsif.invescomutualfund.com/). 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.</p> <p>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:</p> <ul style="list-style-type: none"> ➤ 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

	<p>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.</p> <p>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.</p> <p>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://summitsif.invescomutualfund.com/</p>
Disclosure w.r.t investment by minors	<p>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 alongwith the supporting documents which are mandatory at the time of opening an account.</p> <p>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, 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.</p> <p>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 SIF i.e. https://summitsif.invescomutualfund.com/. 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.</p>
Any other disclosure in terms of Consolidated Checklist on Standard Observations	There is no minimum balance requirement.

III. Other Details

A. Periodic Disclosures

Portfolio disclosures	<p>The SIF shall disclose portfolio (along with ISIN), including derivative instruments, as on the last day of every alternate month (i.e. as on the end of May, July, September, November, January and March) and on half yearly basis on the SIF website (https://summitsif.invescomutualfund.com/) and on the website of AMFI (www.amfiindia.com) in a user-friendly and downloadable spreadsheet format as per the timelines given below:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Timeline</th> <th>Link to access the portfolio</th> </tr> </thead> <tbody> <tr> <td>Portfolio (as on the last day of every alternate month)</td> <td>within 10 calendar days from the close of such month</td> <td>Since this is a new Investment Strategy, the same is currently Not Applicable. SIF website:</td> </tr> </tbody> </table>	Particulars	Timeline	Link to access the portfolio	Portfolio (as on the last day of every alternate month)	within 10 calendar days from the close of such month	Since this is a new Investment Strategy, the same is currently Not Applicable. SIF website:
Particulars	Timeline	Link to access the portfolio					
Portfolio (as on the last day of every alternate month)	within 10 calendar days from the close of such month	Since this is a new Investment Strategy, the same is currently Not Applicable. SIF website:					

	<p>https://summitsif.invescomutualfund.com/</p> <p>AMFI: https://www.amfiindia.com/sif/sif-online-center/portfolio-disclosure</p> <p>For further details, kindly refer SAI.</p>				
Unaudited Half yearly results	<p>The soft copy of unaudited half yearly financial results of the Investment Strategy as on March 31 and September 30, each year, will be hosted on the website of the SIF (https://summitsif.invescomutualfund.com/) and on AMFI website (www.amfiindia.com) 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 Investment Strategy financials is as follows:</p> <table border="1"> <tr> <td>SIF Website</td> <td>https://summitsif.invescomutualfund.com/</td> </tr> <tr> <td>AMFI Website</td> <td>https://www.amfiindia.com/sif</td> </tr> </table> <p>For further details, kindly refer SAI.</p>	SIF Website	https://summitsif.invescomutualfund.com/	AMFI Website	https://www.amfiindia.com/sif
SIF Website	https://summitsif.invescomutualfund.com/				
AMFI Website	https://www.amfiindia.com/sif				
Annual Report	<p>The Investment Strategy wise annual report and / or abridged summary thereof shall be hosted on the website of the SIF (https://summitsif.invescomutualfund.com/) and on AMFI website (www.amfiindia.com) 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).</p> <p>The link to access Investment Strategy Annual Report is as follows:</p> <table border="1"> <tr> <td>SIF Website</td> <td>https://summitsif.invescomutualfund.com/</td> </tr> <tr> <td>AMFI Website</td> <td>https://www.amfiindia.com/sif</td> </tr> </table> <p>For further details, kindly refer SAI.</p>	SIF Website	https://summitsif.invescomutualfund.com/	AMFI Website	https://www.amfiindia.com/sif
SIF Website	https://summitsif.invescomutualfund.com/				
AMFI Website	https://www.amfiindia.com/sif				
Disclosure of Risk Band	<p>The Risk-band shall have following five levels of risk for Investment Strategies of SIF:</p> <ol style="list-style-type: none"> Level 1 Level 2 Level 3 Level 4 Level 5 <p>Level 1 being Lowest Risk and Level 5 being Highest Risk.</p> <p>The product labelling assigned during the NFO is based on internal assessment of the Investment Strategy characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The AMC will evaluate the Risk Band on a monthly basis and shall disclose the same within 10 days from the close of each month on our website https://summitsif.invescomutualfund.com/ and on the website of AMFI (https://www.amfiindia.com/sif/sif-online-center/risk-o-meter). Further on an annual basis, the AMC shall disclose the risk level of Investment Strategies along with number of times the risk level has changed over the year on our website https://summitsif.invescomutualfund.com/ and on the website of AMFI (https://www.amfiindia.com/sif/sif-online-center/risk-o-meter).</p> <p>Any change in the risk band will be communicated by way of Notice-cum-Addendum uploaded on website of the SIF (https://summitsif.invescomutualfund.com/) and by way of an email / SMS to the Unit holders of the Investment Strategy.</p>				
Investment Strategy Summary Document (Point 69 of Policy Related emails issued by SEBI Master Circular dated March 20, 2026)	<p>The AMC has provided on its website a Investment Strategy summary document which contains details of all the Investment Strategies viz. Investment Strategy features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Investment Strategy 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). Investment Strategy 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 Investment Strategy information.</p>				

B. Scenario Analysis for Derivatives Positions

Equity Oriented Investment Strategies					
The following table shows the performance of Nifty50 index and individual performance of other indices:					
Nifty50		10.00%			
IT Sector		-15.00%			
Banking Sector		8.50%			
Total AUM of Investment Strategy			₹ 10,00,00,000		
Scenario 1: Without any unhedged short derivative exposure					
Portfolio		Weight (NAV/Total NAV)	Net Asset Value (NAV)	PnL (Nifty up by 10%)	PnL (Nifty down by 10%)
Equity	Nifty50	95.0%	₹ 9,50,00,000	₹ 95,00,000	₹ -95,00,000
Cash	-	5.0%	₹ 50,00,000	₹ -	₹ -
Total		100.0%	₹ 10,00,00,000	₹ 95,00,000	₹ -95,00,000
				9.50%	-9.50%
Scenario 2: 25% short exposure in IT Sector					
Portfolio		Weight (NAV/Total NAV)	Net Asset Value (NAV)	PnL (Nifty up by 10%)	PnL (Nifty down by 10%)
Equity	Nifty50	70.0%	₹ 7,00,00,000	₹ 70,00,000	₹ -70,00,000
Unhedged Futures Short	IT Sector	25.0%	₹ 2,50,00,000	₹ 37,50,000	₹ -37,50,000
Cash		5.0%	₹ 50,00,000	₹ -	₹ -
Total		100.00%	₹ 10,00,00,000	₹ 1,07,50,000	₹ -1,07,50,000
				10.75%	-10.75%
Scenario 3: 25% short exposure in Banking Sector					
Portfolio		Weight (NAV/Total NAV)	Net Asset Value (NAV)	PnL (Nifty up by 10%)	PnL (Nifty down by 10%)
Equity	Nifty50	70.0%	₹ 7,00,00,000	₹ 70,00,000	₹ -70,00,000
Unhedged Futures Short	Banking Sector	25.0%	₹ 2,50,00,000	₹ -21,25,000	₹ 21,25,000
Cash		5.0%	₹ 50,00,000	₹ -	₹ -
Total		100.00%	₹ 10,00,00,000	₹ 48,75,000	₹ -48,75,000
				4.88%	-4.88%
Scenario 4: 15% short exposure in IT Sector and 10% short exposure in Banking sector					
Portfolio		Weight (NAV/Total NAV)	Net Asset Value (NAV)	PnL (Nifty up by 10%)	PnL (Nifty down by 10%)
Equity	Nifty50	70.0%	₹ 7,00,00,000	₹ 70,00,000	₹ -70,00,000
Unhedged Futures Short	IT Sector	15.0%	₹ 1,50,00,000	₹ 22,50,000	₹ -22,50,000
Unhedged Futures Short	Banking Sector	10.0%	₹ 1,00,00,000	₹ -8,50,000	₹ 8,50,000
Cash		5.0%	₹ 50,00,000	₹ -	₹ -
Total		100.00%	₹ 10,00,00,000	₹ 84,00,000	₹ -84,00,000
				8.40%	-8.40%
Note:					
1	Equity Derivatives may include exchange traded Futures and Options on equity securities				
2	NAV is representative of the market value at the asset level and aggregates to 100% at the fund level				

C. Transparency / NAV Disclosure

The Direct Plan under the Investment Strategy will have a separate NAV.

The AMC will calculate and disclose the first NAV of the Investment Strategy within 5 (five) Business Days from the date of allotment. Subsequently, the AMC will calculate the NAVs of the Investment Strategy on daily basis and prominently disclose the NAVs of the Investment Strategy under a separate heading on the website of the SIF (<https://summitsif.invescomutualfund.com/>) and on the website of AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day, in case the Investment Strategy has no investment in overseas securities. In case the Investment Strategy 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.

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

Further the SIF / AMC has extended facility of sending latest available NAVs of the Investment Strategy 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.

D. Transaction Charges and Stamp Duty

Transaction Charges: Not Applicable.

Stamp Duty: A stamp duty @ 0.005% of the Transaction Value will be levied on applicable SIF 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.

E. Associate Transactions

Please refer to Statement of Additional Information (SAI).

F. Taxation

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

Income	Tax rates in hands of *		
	Resident/ Non resident (other than FPI)	Foreign Portfolio Investors ('FPI')	Mutual Fund / SIF (as investor)
Dividend(Refer note 2 below)	Applicable slab rate/ flat rate	20%	Nil
Long Term Capital Gain ^ (holding period more than 12 months)	12.5% (no indexation)	12.5% (no indexation)	Nil
Short Term Capital Gain (holding period upto 12 months)	20%	20%	Nil

* Tax rates plus applicable surcharge and Health & Education cess.

^ For LTCG, exemption of Rs. 1,25,000 is under section 198 of the Income-tax Act, 2025 ('the Act') in a financial year (gain across all holdings in equity oriented funds and listed equity shares).

Notes:

1. Invesco Mutual Fund (including SIF) is a Mutual Fund registered with Securities and Exchange Board of India (SEBI) and hence the entire income of the Mutual Fund /SIF will be exempt from income tax in accordance with the provisions of 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 / SIF, 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. The tax liability in the hands of the investor would be further increased by applicable surcharge (not exceeding 15%) and Health and Education cess @4%.

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% (subject to a threshold of INR 10,000 per annum) for resident investors and @20% for non-resident investors (without threshold).

3. Transactions in equity shares of companies, derivatives, units of an Equity Oriented SIF or units of a business trust entered into on a recognized stock exchange or sale of unlisted equity shares under an initial offer for sale to the public attracts Securities Transaction Tax ('STT'). In relevant cases, the SIF has to bear the STT. The applicable rates are given below:

Sr. No.	Taxable Securities Transaction	STT rate	Payable by
A	Purchase / sale of equity shares (delivery based) or a units of business trust	0.1%	Purchaser / Seller
B	Sale of units of an Equity Oriented SIF (delivery based)	0.001%	Seller
C	Sale of equity shares, units of business trusts, units of an Equity Oriented SIF (non-delivery based)	0.025%	Seller
D	Sale of unit of an Equity Oriented Fund to the SIF	0.001%	Seller
E	Purchase of unit of an Equity Oriented Fund to the SIF	NIL	NA

4. A non-resident investor (including FPI) eligible to claim treaty benefits, would be governed by the provisions of the Act to the extent that they are more beneficial. Please note that the non-resident claiming such treaty benefit is liable to obtain Tax Residency Certificate ('TRC') from their resident country's tax authorities and required to furnish additional information electronically in Form No. 41

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 Investment Strategy.

G. Rights of Unitholders

Please refer to Statement of Additional Information (SAI) for details.

H. List of official points of acceptance:

Please click on the link below for List of Official Points of acceptance / investor service centres.
<https://summitsif.invescomutualfund.com/disclosures>

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 amount of penalty was more than 5 lakhs by any regulatory authority is as follows:

- 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
- 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
- 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 a 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 ISID, 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://summitsif.invescomutualfund.com/disclosures>

Notes:

1. Any amendments / replacement / re-enactment of SEBI (MF) Regulations subsequent to the date of the Investment Strategy Information Document shall prevail over those specified in this Investment Strategy Information Document.
2. The Investment Strategy under this Investment Strategy Information Document was approved by the Trustee vide their Circular Resolution dated October 16, 2025.
3. The Trustees have certified that the Summit Equity Long-Short Fund approved by them is a new product offered by Summit SIF (offered by Invesco Mutual Fund) and is not a minor modification of any existing Investment manageStrategy.
4. **Notwithstanding anything contained in this Investment Strategy 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.**

Place: Mumbai
Dated: June 15, 2026

**Sd/-
Saurabh Nanavati
Managing Director & Chief Executive Officer**

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 - 302001.

B. LIST OF INVESTOR SERVICE CENTRES OF KFIN TECHNOLOGIES LIMITED, REGISTRAR & TRANSFER AGENTS OF INVESCO MUTUAL FUND (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 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East, Mumbai - 400069. 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 • **Balaseo** 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Orissa, Balaseo - 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, Mathiani 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, Somwarpet, 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 Bhangam, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Chandigarh, 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 • **Bikaner** H. No. 10, Himsatar 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, Chhattisgarh, 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 Road, Burdwan; PS: Burdwan & Dist: Burdwan-East, Burdwan, West Bengal, Burdwan-713101. 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, Raghuvanshi 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, Sreelekshmi Tower, Chittoor Road, Ravipuram Ernakulam, 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,

Tel No.: 7737000761 • **Kanpur:** Office No. 214 & 215, 2nd Floor, KAN Chambers, Civil Lines, Kanpur - 208 001. Tel. No.: 9044051658. • **Kolkata:** Office No. 7E, 235/2A, 7th Floor, Millennium Bldg., Acharya Jagdish Chandra Bose Road, Kolkata - 700 020. Tel. No.: 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:** No. 304, Ashiyana Hariniwas Complex, Dak Banglow Road, Patna - 800001. Tel. No.: 09264457840. • **Pune:** Office No. 2, 1st Floor, Aditya Centregra, 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.

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-171321. Tel. No.: 0343 2542615 • **Eluru** D. No- 3B-15-1/1, Vaibhav Fort, Agraaharam, 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, 1st 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, Kudasam, 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 • **Ghaziipur** 148/19, Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghaziipur - 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 • **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, Serilingampally 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, Jae 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** ID/ D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu, Jammu & Kashmir - 180004. Tel. No.: 0191 2951822 • **Jammagar** 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jammagar - 361 008. Tel. No.: 0288 3065810 / 9725444799 • **Jamshedpur** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhwm, Jharkhand, Jamshedpur - 831 001. Tel. No.: 6572912170 • **Jhansi** 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284 001. Tel. No.: 0510 41010410 • **Jodhpur** Flat No. - B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342 003. Tel. No.: 0291 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.: +919112004661 • **Kalyani** Ground Floor, H. No. B-7/2S, 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, H.No. 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.: 03222242044
• 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 Shopping 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
• Margao S20, 2nd Floor, L & L Correia'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 - 384002. 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 - 142001. 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, Biryahouse, 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 - 629001. 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 Jewellers, 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, Afran 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.: 0612419382
• 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.P.L No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune -

411005. Tel.No.: 020 46033615
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• 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 Corrs, 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
• Sonapat Shop No. 207, 2nd Floor, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonapat - 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:18-1-421/11, CITY Center, K.T. Road, Airtel Backside office, Tirupathi - 517501. Tel. No.: +919885995544
• 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 3rd Floor, 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
• 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, Sagra (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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